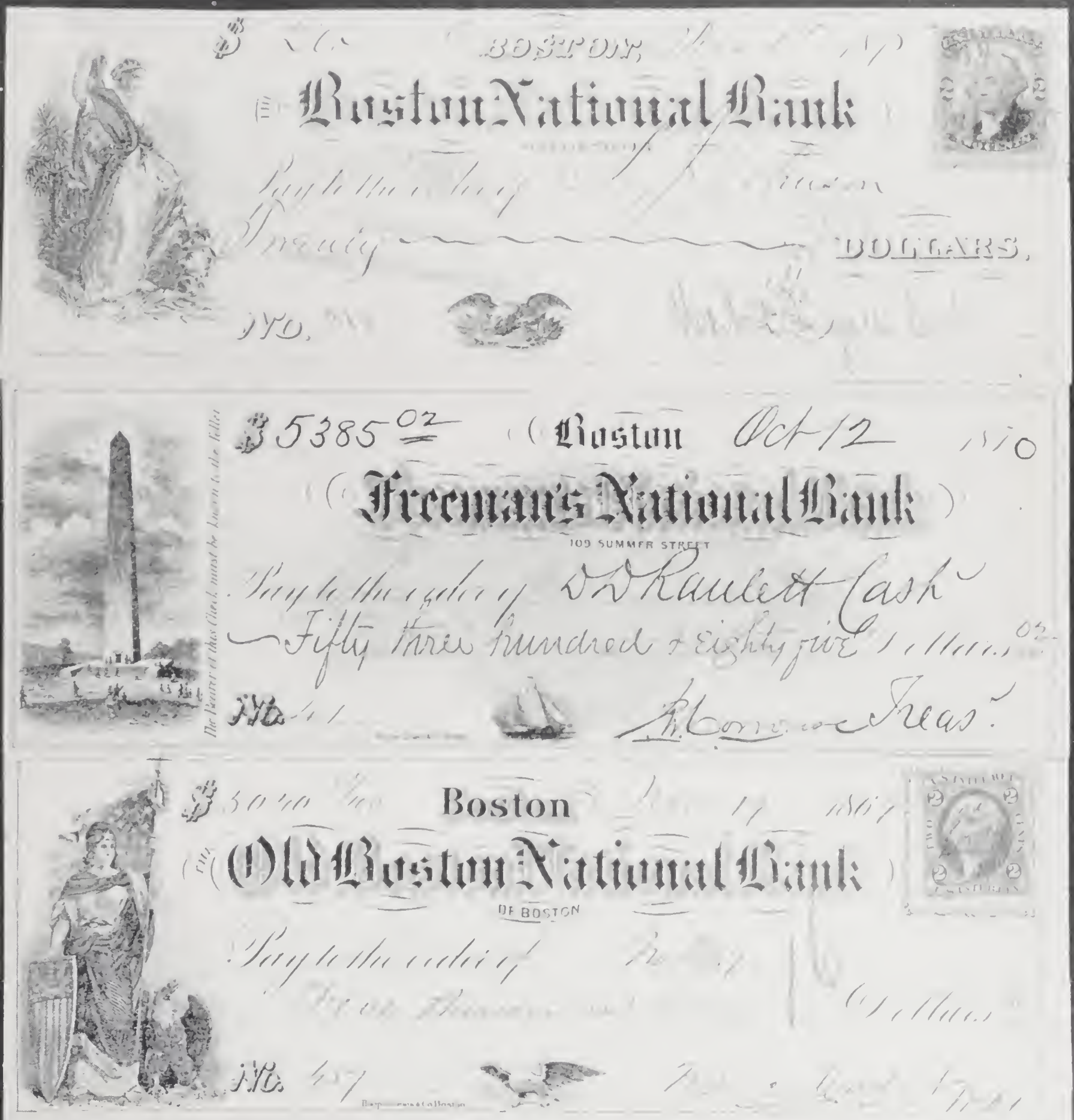
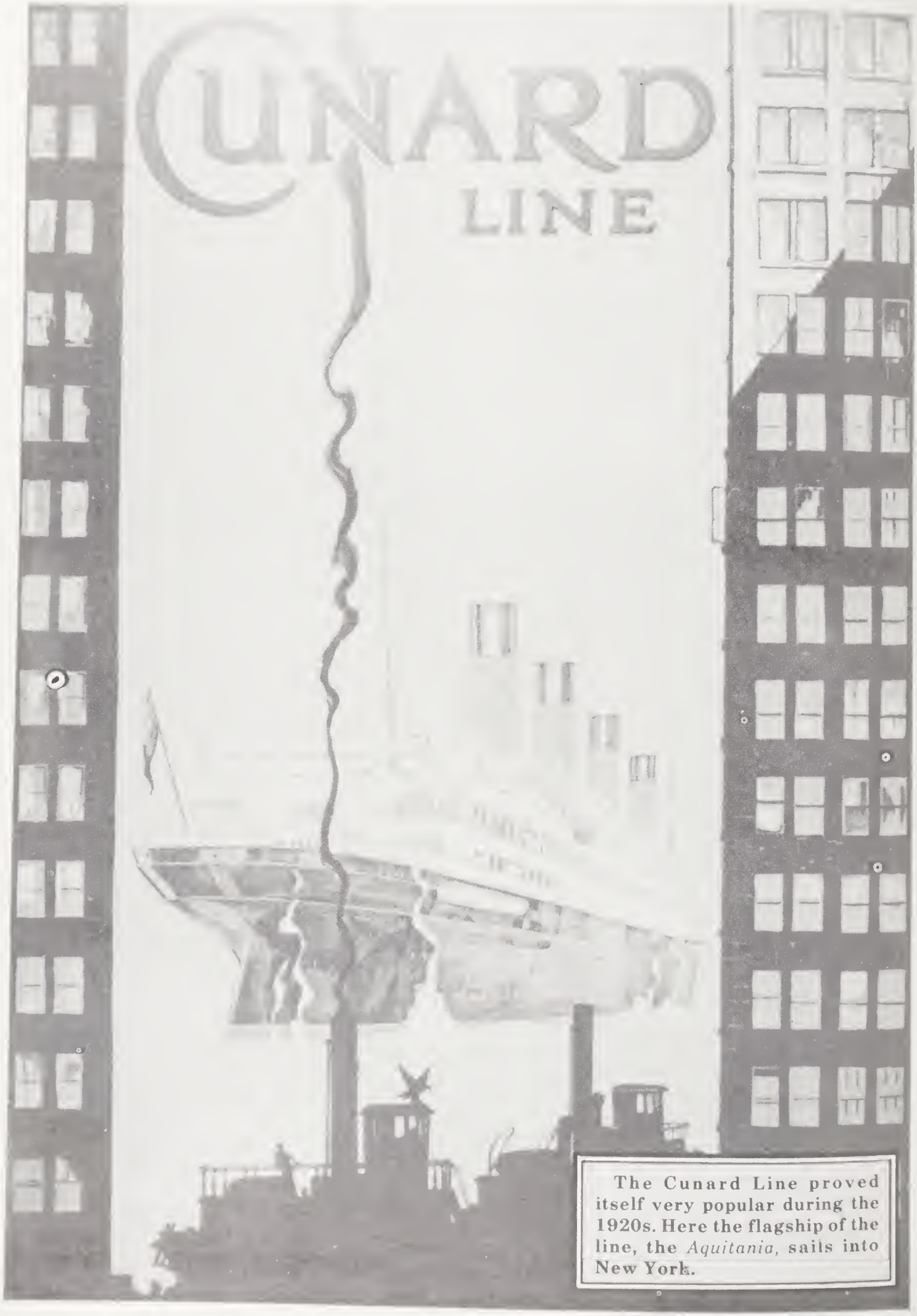
Volume 13 Number 2 Issue 47

THE CHECKLIST

"The Voice of the Fiscal Document Field"





The Cunard Line proved itself very popular during the 1920s. Here the flagship of the line, the *Aquitania,* sails into New York.

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About the Cover

Since this is the issue the staff is going to try and distribute at the American Numismatic Association convention in Boston, Mass., it is only fitting that a display of some of that city's finer checks be portrayed on the cover of this quarter's issue. History oozes out of Boston and many of this city's checks portray historic events, personages, monuments and allegorical figures important to America's development. (Checks courtesy of Trey Foerster)

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Correspondence concerning membership inquiries should be sent to the secretary at the address contained herein Membership renewal checks should be sent to the treasurer at the address containedherein Membership dues are $8 per year All general correspondence should be addressed to the president at the address contained herein

Non-profit status has been acquired by CCRT under the state laws of New Mexico Membership is open to all responsible individuals upon receipt of proper dues and application

CCRT is dedicated to the collection, preservation and research of banking and banking instruments. Its sole purpose is to bring together those interested in this fascinating collecting area and disseminate information to them CCRT is a member club of the American Numismatic Association and holds its annual meeting in conjunction with the ANA convention. All officers and board members are elected and none receive remuneration for their services.

CONTENTS.

Features

Cunard Line — Page 13
by Trey Foerster

Josiah Morris: Banker — Page 15
by Charles Kemp

Niwot State Bank — Page 27
by Herman Boraker

Columns

Secretary's Report — Page 6
by Charles Kemp

Revenue Stamp Update — Page 11
by Joseph Einstein

Departments

Check In — Page 4
Check Row — Page 5
Check Room — Page 7
Check Up — Page 18
Check Mate — Page 30

CHECK IN

A report on the apparent popularity of checks at the Memphis International Paper Money Show is presented by Charlie Kemp on Page 5. From what I have heard about the show, checks have really come into a growing popularity of their own.

Hopefully, this issue will be received by members before they pack their bags to attend the American Numismatic Association convention in Boston, Mass. This issue will be distributed at that show and is our salute to the ongoing efforts of the ANA to perpetuate the numismatic hobby.

Meeting time for the CCRT get-together is 11 a.m. Aug. 19 in the Liberty-C Room. It will be an hour-and-a-half meeting with James Stone presenting an interesting slide program on checks issued by Boston banks.

I want to take the time to thank the various members who have taken the effort to produce a manuscript for incorporation into The Checklist. However, we have an abundance of check stories and hardly any feature material on stocks and bonds. So, those with a stock and bond orientation, write us some interesting stories!

Hope to see you at ANA.

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Checks Popular at Memphis Show

by Charles Kemp

The recent International Paper Money Show held in Memphis, Tenn., proved to be a huge success at least for check collectors.

A downturn in the fields of currency and stocks and bonds seemed to have opened the door for checks. There was much activity and interest expressed in our field. There were more checks than ever before being offered on the floor and eager buyers were snapping them up. One grateful dealer mentioned that checks were the only thing keeping him going.

CCRT was well-represented both by dealers and collectors. Doing most of their business in currency were Bob Condo, Larry Falater, Jim Halter of The Treasure Trove, John Hickman, the late Herb Melnick, A.M. Kagin, Lowell Horace, Lyn Knight, and Fred Trask of Kennebunk Coins. Dealers with large supplies of checks included Ken Elwell, Dorothy Gershenson, Gary Hendershott, Dave Hudson of South Eastern Currency, Larry Lisot, Charles Rodgers and Joe Spira.

Those collectors interested in revenue stamps found that Gordon McHenry and Yancey Green of Chickasaw Collectibles had many offerings in this field.

The stock and bond dealers were also in town with the noticeable presence of Ken Prag, Applegate & Applegate, and Clifford Priest. Coming all the way from Europe was Brian Mills, who reported that things were also slow in Europe.

Other individuals with tables included Bob Kluge of American Vignettes and John Herzog of R.M. Smythe.

Longtime dealer Paul Peel and newcomer Bill Brandt, both from Colorado, were doing a heavy business in checks. Bob Pyne also spent a busy three days with dealings reaching well up into the four figures. Larry Marsh, presently associated with Neil Sowards as A-Z Financial Americana, said that he sold $2,400 worth of checks and that demand was stupendous.

John Heleva of Cal National Coin Exchange normally deals in Nationals, but at the Memphis Show he devoted much of his space to checks and found his California material to be very popular. Another California dealer, Walt Alcott, formerly a coin dealer, handles just paper. He believes that "Paper keeps you on your toes. There is no *Greysheet* to tell you what to buy and sell at; you just have to use your own judgement on everything that comes across the table."

A scheduled meeting of CCRT was sparsely attended, possibly due to the reluctance of collectors to leave the happy hunting grounds of the bourse.

Checks by Approval Is Our Specialty!

A-Z Financial Americana

Larry Marsh
1416 S. Big Bend Blvd.
St. Louis, MO 63117
(314) 645-3489

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We buy and sell quality checks, bonds and stocks. Write for further information. We buy and sell large and small lots. Beginning check collector? Drop us a line and ask for our starter's packet for $5 postpaid.

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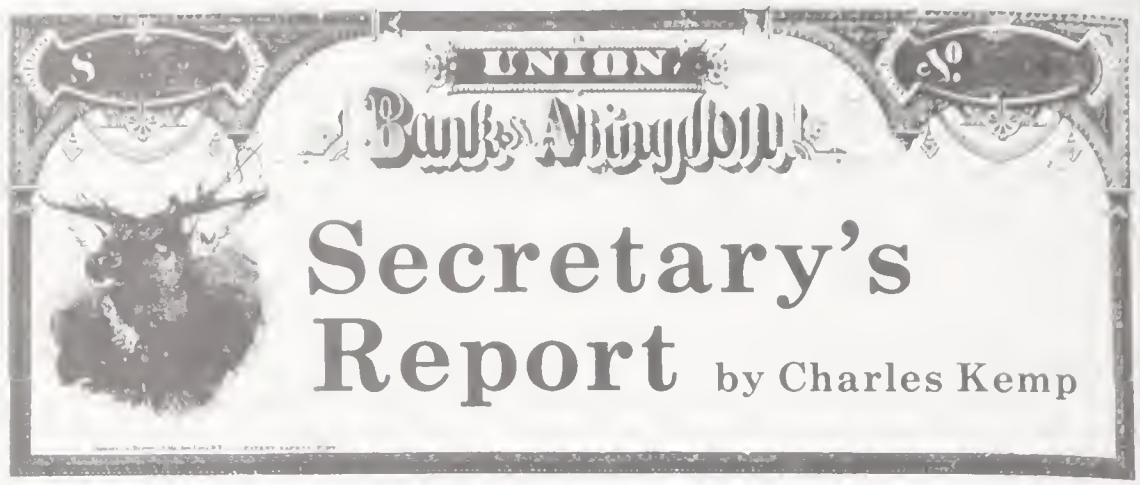


Secretary's Report by Charles Kemp

New Members

Jim Halter (905)
c/o Treasure Cove Inc.
P.O. Box 2214
Valdosta, GA 31601

Don Ketterling (906)
P.O. Box 10922
Eugene, OR 97440
Collecting areas: 1, 2, 4, 5, 6, 8, 10, 16, 17, 25, 26—Territorial checks.

Tom Hitt (907)
P.O. Box 970
Defiance, OH 43512
Collecting areas: 1-6, 10-13, 19—Mining, 20, 25—USA Mining, coal and lumber industry and all paper exonumia.

New Addresses

J.L. McGuire (836)
P.O. Box 297
Dennis, MA 02638

Max Studley (866)
Box SPP, Saipan
Mariana Islands 96950

Douglas B. McDonald (840)
P.O. Box 348
Silver Springs, NV 89429

Maj. C. Frederick Schwan (471)
Box One
APO, NY 09354

Larry Adams (4)
812½ Story St.
Boone, IA 50036

C.H. "Bob" Chow (873)
P.O. Box 3315
Boulder, CO 80307

Raymond J. Werner (73)
P.O. Box 255
Grand Island, FL 32735

Walt E. Alcott
Box 3037
Quartz Hills, CA 93534

Rejoined Members

Steven Whitfield (386)
407 Cumberland Dr.
Huntsville, AL 35803
Collecting areas: 1, 2, 4, 5, 8-10, 24—Alabama, Kansas, Rhode Island and the Midwest.

Bruce W. Smith (662)
P.O. Box 11205
Ft. Wayne, IN 46856
Collecting areas: 26—Almost anything from Missouri.

Don Havens (380)
1225 S. Chase St.
Lakewood, CO 80226
Collecting areas: 1, 2, 4, 26—All checks and drafts from the Western frontier.

William E. Anderson (768)
108 E. 13th
Sand Springs, OK 74063
Collecting areas: 3, 4, 8, 14, 25—Oklahoma and Indian Territory items plus other related fiscal paper.

CHECK ROOM

CCRT AUCTION №1

Closing Date: Sept. 1, 1982

It's been a long time since we've had an auction with our Check List. Hope you're ready for one and that you'll find a lot of items you'll want to bid on.

Material for this first auction comes from just five members. We trust many more will send in checks for future auctions. Please send "quality material". We prefer single-item lots with a value of about $5 or more but, as you'll see below, we will combine two or even three checks into one lot if they have some features in common. DO NOT SEND material where the value depends on quantity. Remember too that we'll generally have a backlog of material on hand and unless you send us only a couple of items, it may take a while to work your stuff out in future auctions.

For the time being at least, this auction will not include stock certificates (and only small amounts of non-bank material, mostly because the auction manager can't even pretend to be knowledgable on that subject.

Of the amount realized from the sale of all lots, 90% will be remitted to the member who submitted the material and 10% retained by the club. We would welcome (though we certainly don't expect) instructions from sellers to retain a larger percentage as a donation to the club.

Submit bids on as many lots as you wish. Please: minimum bid is $2 with multiples of 10¢ above that figure. In case of tie bids, the bid first received will be used. Each lot will go to the highest bidder but for just 10¢ more than the second-high bid received. If only a single bid is received, of course that's it!

All bid lists for this auction must be received by me by

Please mail all bids and all material for future auctions to Jack Weaver, 644 Knollwood Drive, Woodland, Ca. 95695

Lot 1 Unused check datelined "Philadelphia 179 " on "Cashier of the Bank of North America". Approx. 3" x 9" including attached stub. Geometric design left end.

Lot 2 Very sharp-looking (non-bank) order datelined "Middleboro (N.H.) Dec. 16, 1814" addressed to Capt. Silvanus Tillson, reading "Sir--you are directed to pay to Joseph Standish or bearer, at your Treasury office in the town of Middleborough $4 for Military Services at Plymouth Per order of the Town's Committee, Levi Pierce, Chairman" (manuscript underlined)

Lot 3 Order (again non-bank) headed "STATE OF CONNECTICUT/PAY TABLE OFFICE, Hartford, December 26th, 1781" reading "Sir, Pay unto Ralph Pomeroy, Esq; D.A.M or Order,/ Eight Pounds/ Lawful Silver Money, out of the Tax of Two Shillings/and Six-Pence on the Pound, granted by the General/Assembly in May last, and charge the State./, (s) Finn Wadsworth/William Moseley/John Lawrence, Esq; Treasurer

Lot 4 Another early pair: 1) Order to pay (3½" x 5) datelined "Newburyport, Feb 1, 1819" For $4.67 with 3 signatures identified as "Overseers of the Poor". Non-bank/ neat; and 2) Check on "Schuykill Bank/in the City of Philadelphia" drawn 1827. Woodblock vignette UL of river, bridges, etc.

Lot 5 Red-on-white order to pay drawn on its Treasurer by Cooper Shop Volunteer Refreshment Saloon, the USO of the Civil War. 34-star flag in color UL. Numbered 1984, datelined Philadelphia, June 18, 1863 payable to a Mr. Fleming for $7.30, but unsigned. No stub.

Lot 6 Draft of Sisson & Chapman Banking Office, Lyons, N.Y. with 3 vignettes, all of ladies: small & circular at signature line, medium size oval at left end and large, allegorical at UR. Imprinted "Danforth, Bald & Co". Drawn 4-2-1853 on Abm. Bell & Son, N.Y. LR corner chewed but no border missing.

Lot 7 Handsome early Texas item: Large bank draft drawn 4-3-1877 by Citizens Savings Bank of Jefferson, Texas on Bank of Commerce, St. Louis. ABNCo, Phila imprint. RN-G1. Female head-and-shoulders vignette left end; large railroad vignette UR. Torn LR corner but not into border design.

Lot 8 Draft beautifully engraved by Draper, Welsh & Co, Phila. for Ayers, Campbell & Co. Bankers, Jacksonville, Ill. Drawn 4-5-1859 on Springfield (Ill) correspondent. Vignettes: large sidewheeler/sailing ship UR, farmer resting LL.

Lot 9 Another large draft; Townsend (Mass) Natl Bank on Natl Bank of Redemption, Boston; used 1883. Elaborately engraved by M.R.Warren Stationers, Boston, with large vignette UL (hand-harvesting grain), smaller vignette LR (a stack of barrels), tiny one bottom center (2 horses). RN-G1.

Lot 10 Unused bank draft, pristine condition: engraved by ABNCo Phila for The Deshler Bank, Columbus, Ohio; drawn on Third Natl, NYC (in red). Formal portrait (of Mr. Deshler, I suppose) at left end. RN-G1.

Lot 11 A new one on me: a Certificate of Deposit issued by an insurance company. A 6-month 3% job issued in 1881 by Springfield (Ill) Marine & Fire Ins. Co. B/W; small vignette UL of company's Grecian-style headquarters.

Lot 12 Large check drawn by Gulf Beaumont & Kansas City RR Co. on First Natl, Beaumont, Texas in 1899. Ornate border, big vignette left end, showing front half of railroad engine.

Lot 13 Pair of choo-choos: Both drawn by Northern Railroad on Minot & Co., Bankers, Concord, N.H., also payable at Shawmut Natl, Boston. One used 1878, has large vignette of steam loco LL, RN-D1; Other used 1879, has similar but "porthole" vignette top center, RN-G1.

Lot 14 A brace of classic checks on Mass. Natl of Boston: 1) drawn 1868 by Old Colony & Newport RR Co, vignettes left end of Indian & also small choo-choo; RN-B7; 2) virtually same check drawn 1874 by Old Colony RR Co. (what happened to Newport?) same vignettes, RN-D1; and 3) very similar check drawn 1881 by Old Colony Steamboat Co. with vignette of big sidewheeler vertical in left end panel; RN-G1.

Lot 15 A recent but very handsome business check, drawn on First Natl, Reading, Pa. by The Reading Brewing Co., featuring vignette UL fully 2" x 4" of the brewery. Used 1921. Black on grey safety paper showing company logo.

Lot 16 Check (actually a draft) addressed"to the Shoe & Leather Natl Bank, Boston" by F. R. Knowlton, whose 3-story cigar manufacturing plant is featured in a 1½" x 2" vignette UL. Datelined West Acton, Mass, June 17, 1901; RN=X7.

Lot 17 Nice pair drawn on Third Natl, Baltimore, Md. by The Baltimore American, each with large vignette of giant prihting press at LL, small eagle at center bottom. One on white stock, one on bluish, both using gold metallic ink. Used 1881 & 1883, both with R-152s.

Lot 18 Two black-on-pink with nice vignettes: 1) On Mechanics & Traders of Brooklyn, datelined Green Point 12-22-1886. Big vignette left end of Theodore S. Bird's/ Floating Dry Dock/Foot of India St., with drawing of the monster in use; and 2)On First Natl, Fishkill Landing (N.Y.) check imprinted for and used by Jno. J. Schultze, Pres. and Treas. of Newburgh, Dutchess and Connecticut RR Co. (used 1892). Fine choo-choo vignette vertically in left end panel.

Lot 19 Pair from Boston: 1) Ck on Natl Bank of Commerce used 1871. Lg. vignette of sailor with sextant left end. R104 (2nd issue) rev.; 2) Ck on Natl Exchange Bank used 1868 with large vignette Columbia at left end, R15UR.

Lot 20 Colorful NYC pair: 1) Very ornate overall-brown check imprinted for Wells, Bontecou & Co. on Broadway Bank, used 1864 but no tax stamp (some water stains but not apparent on obverse); and 2) Blue-on-white ck of L. vonHoffman & Co. on Natl City Bank used 1873. Serial #22211 (deuces wild for 5 aces?) and payable to Wm. Heath & Co. for $200,000! RN-D1.

Lot 21 Quite early for Maine, one of the tougher states: 1) Plain-jane ck on Pejepscot Natl of Brunswick, used 1866; R-15; and 2) Larger ck on Canal Natl, Portland imprinted in end panel for Forest Paper Co. Used 1899; RN-X7

Lot 22 A pair from Boston for your "unusual bank names" collection: 1) small green-on-white personal check drawn 1873 on Shoe & Leather Bank, with R-135; and 2) neat blue-on-white business ck drawn 1878 on Maverick Natl, with R-152.

Lot 23 Large payroll (probably) check of Yellow Aster Mining & Milling Co., Randsburg, Cal. on Natl Bank of Calif, L.A. Vignette of mine buildings at left end; paper has overlay of small yellow asters, giving overall-yellow effect. Used 1901.

Lot 24 Unused, elegant red-on-white check of London & San Francisco Bank Ltd (in Old English) datelined San Francisco __187_. Large emblems (two shields in wreath at UL. RN-F yellow/orange.

Lot 25 Blue-on-white "Original" draft drawn 1865 by C. C. Beekman at Jacksonville, O(regon) on Wells Fargo & Co., S.F. RN5a.

Lot 26 Substantially same form as above except datelined Columbia (Calif) 12-6-1871, signed Wm. Taegner. R-15.

Lot 27 Spotless green-on-white check with RN-E7 of Gould & Curry Silver Mining Co. on Agency of the Bank of Calif. Datelined "Virginia (Nev) Dec. 3, 1872".

Lot 28 From Casselton, D(akota) T(erritory). Drawn 4-20-1886. Blue-on-white ck of First Natl, Casselton by Wm. Strehlow & Co. with small, tidy sketch of a grain harvester--in pink--imprinted in center of check.

Lot 29 Another Strehlow & Co imprinted check: ornate with geometric designs, three-dimensional panels, etc.; also on First Natl, Casselton, Dak; used 1888.

Lot 30 A third Casselton, D.T. check on First Natl, this one apparently the personal check of Mr. Strehlow, drawn in 1886. Black-on-pink, with vertical panel reading DAKOTA at left end.

Lot 31 Large black/white check issued 1905 by Arizona Co-operative Mercantile Institution, Holbrook, Ariz. Drawn on Navajo County Bank, Winslow, Ariz. Bust of young Navajo at left end.

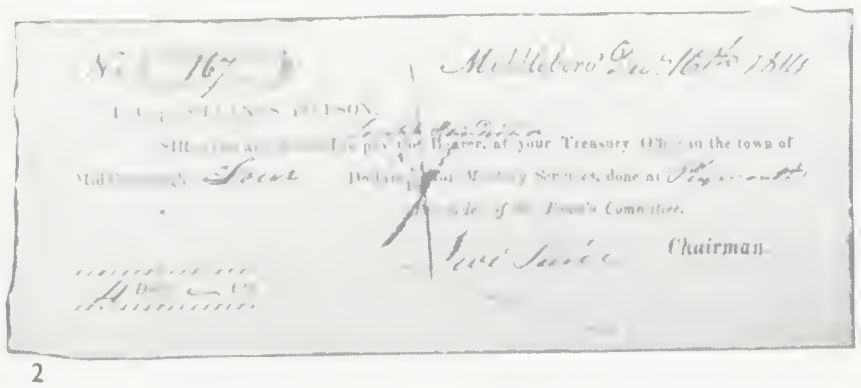
Lot 32 An entirely different check form of Arizona Co-operative Mercantile Institution of Holbrook, Ariz. on First Natl, Albuquerque, N.Mex. This one brown-on-tan, large vignette of Columbia at left end. R-164. Written 1901.

Lot 33 Two checks datelined Honolulu, Hawaii, both drawn by S. B. Dole: 1) Drawn 1921 on Bank of Hawaii Ltd. Check shows impressive front entrance of bank; and 2) drawn 1924 on Bank of Bishop & Co. Ltd. Plain-jane.

Lot 34 Need an Alaskan item for your "States" collection? Here's one drawn 1911 by Tolovana Mining Co. on First Natl, Fairbanks. Pink bank stock with FNB monogram at UL.

Lot 35 Alaska has ghost-towns too: black-on-green draft of Miners & Merchants Bank, Iditarod, Alaska, drawn 1916 on Scandinavian American Bank, Seattle. Understand Iditarod is long gone.

Lot 36 More cold-country checks: 1) Probably a payroll check, drawn by Chichagoff Development Co., Datelined "Chichagoff, Alaska, Feb. 28, 1925," drawn on The B. M. Behrends Bank, Juneau; 2) Ck of Harvey Lunam Construction Co. datelined Regina, Sask. July 17, 1951 on Royal Bank of Canada, Regina. 3¢ Canadian postage/revenue adhesive UL



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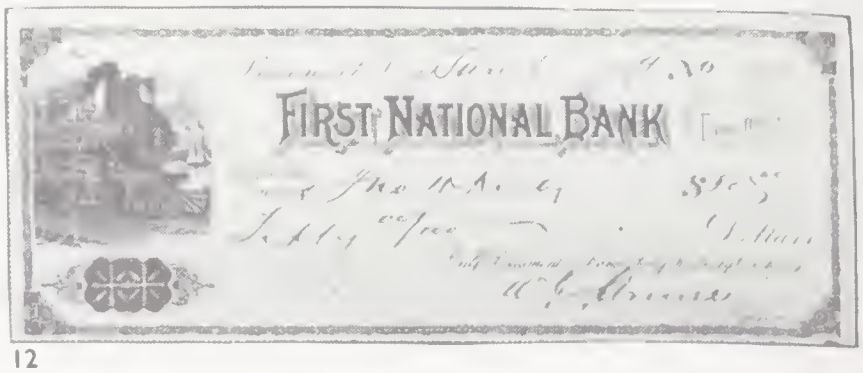

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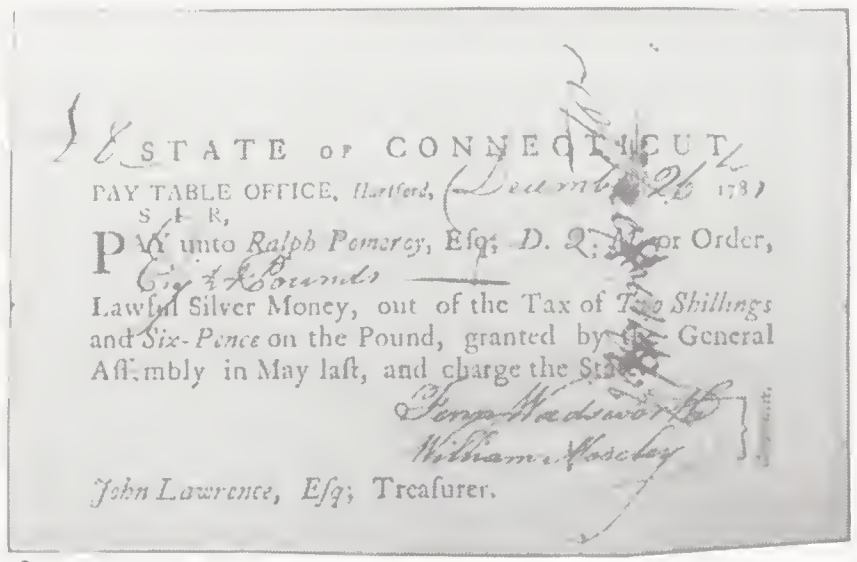
ESTATE OF CONNECTICUT
PAY TABLE OFFICE, Hartford,
PAY unto Ralph Pomeroy, Esq; D. 2: 8: or Order,
Lawful Silver Money, out of the Tax of Two Shillings and Six-Pence on the Pound, granted by the General Assembly in May last, and charge the State
John Lawrence, Esq; Treasurer.

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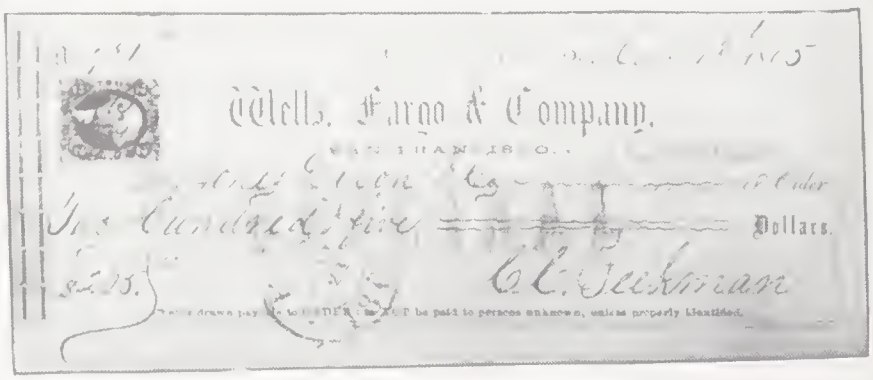

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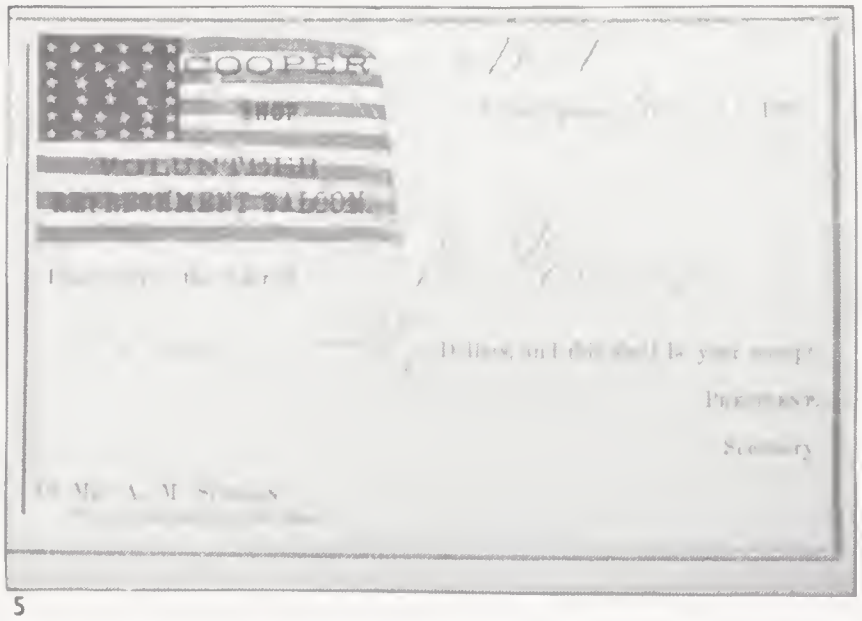

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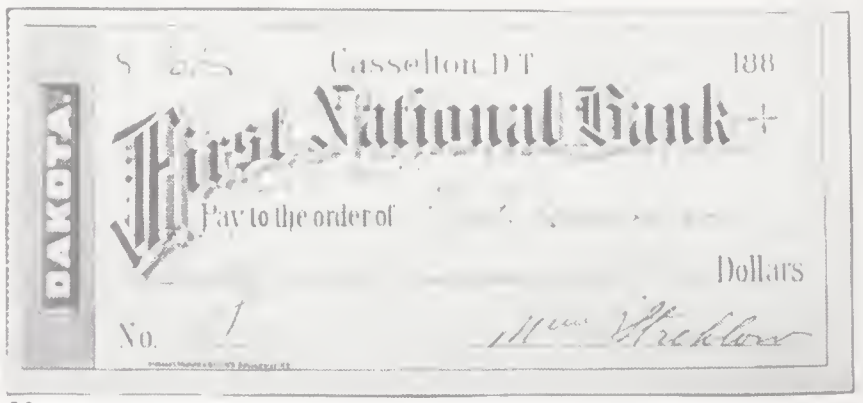

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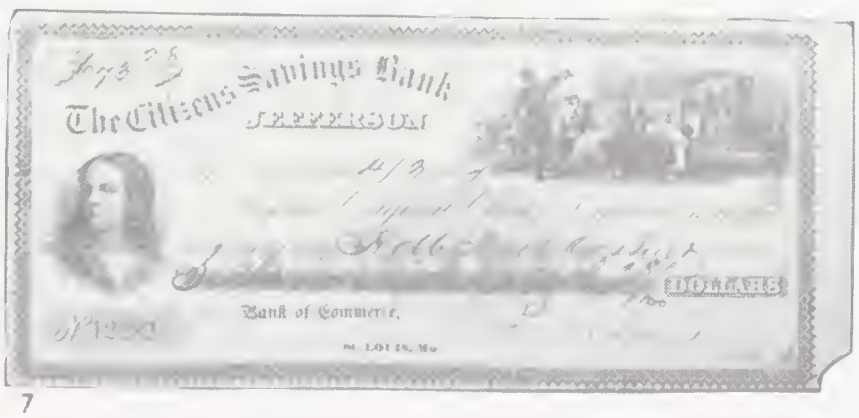

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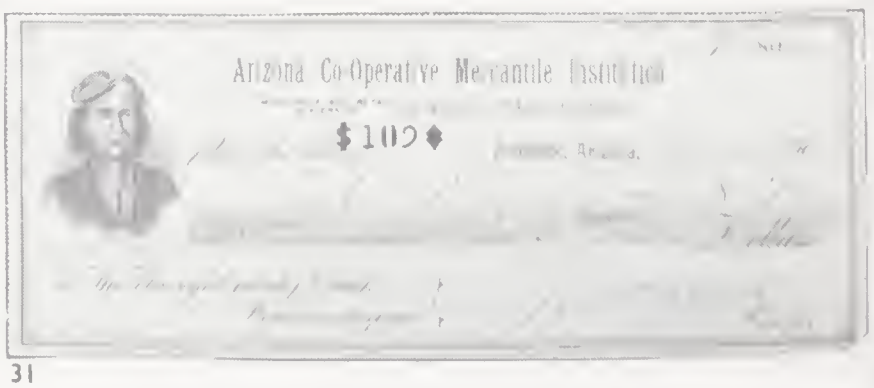

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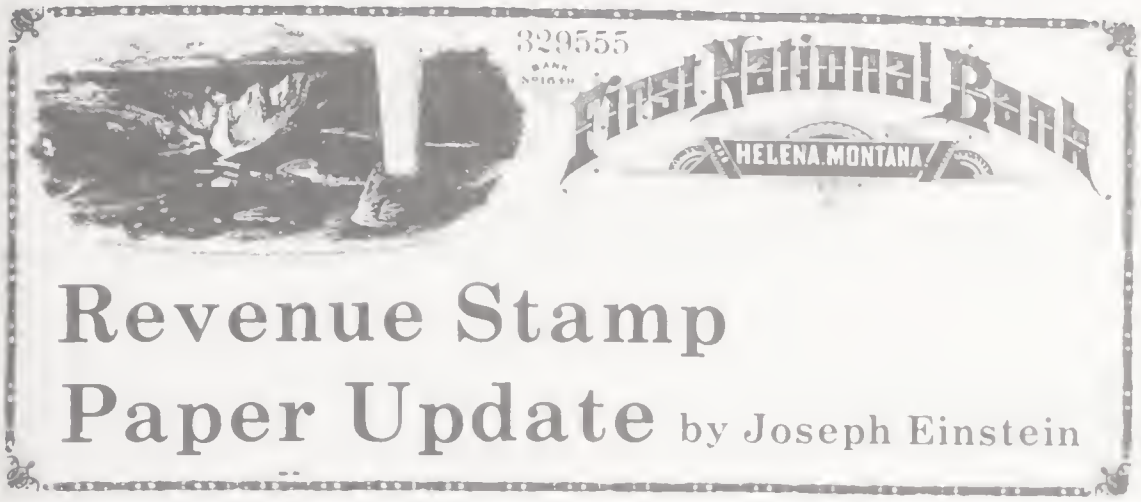

Revenue Stamp Paper Update by Joseph Einstein

There are several different revenue updates that have been accumulating in the editor's bin for some time now and this issue will play catch up.

First, a type K PINK, which will be regarded as a member of the K-8 listing, has surfaced in the hands of one of our active younger members.

This item was drawn by Isaac J. Smyth on his account in Mechanics' National Bank, Philadelphia, Nov. (?) 24, 1875, and is hand-numbered 627. Wonder if all the other checks were also Pinks?

Anyhow, this was sold as K-8 but our lucky correspondent saw it as Pink and promptly purchased it. Because the check is printed on white paper, there is no question of distortion by tinted paper.

The difficulty in this discovery is this: It has long been decided that shades of a basic color would be classified as a variety or shade of a listed number. Pink can also be called a light red, so this item is K-8a and 'shade' will describe it.

On a similar subject, the American Revenue Association's (ARA) *Census* revealed L-6 — Olive or Olive Drab —, which was listed in the handbook. Now, a small number of checks in light olive have been offered by Eric Jackson. Very pretty — pretty high too! The only defense is to pass it up.

(Cont. on Page 20.)

This revenue facsimile resembles the Gast Dakota Territory FAC, but has quite a few differences. (Check courtesy of Harmon M. Weeks)

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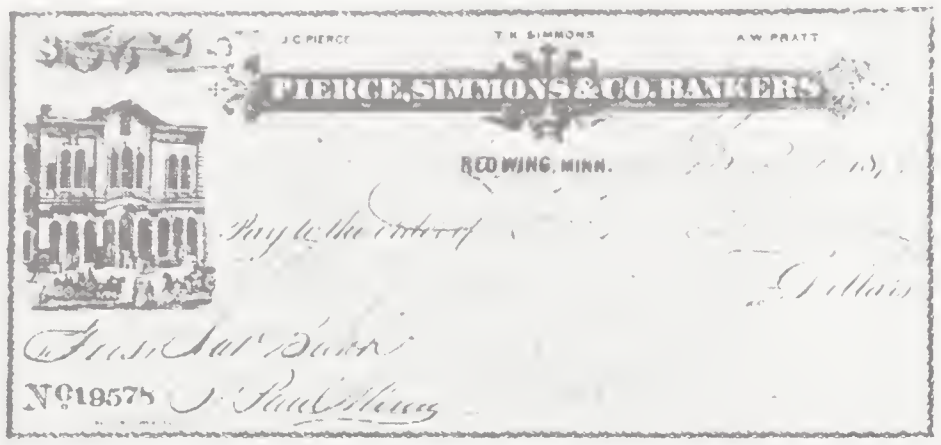

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The Magazine for Certificate Collectors

Cunard's Travelers Checks

by Trey Foerster

He had no tunnels to drive; no cuttings to make; no roadbeds to prepare. He had only to build successful ships and steam them across the Atlantic faster than a clipper.

His wasn't the first -- the *Savanaha* crossed in 1819 and the *Sirus* in 1838. But his was the first regular steam passenger service spanning the Atlantic, from Liverpool to Boston. With the *Britannia*, *Acadia*, *Caledonia* and *Columbia*, Samuel Cunard founded the first trans-Atlantic steamship line in 1839.

Samuel Cunard

Cunard was born with the sea in his lungs in 1787. His home was a shack snuggled close to Halifax (Nova Scotia) Harbor. In his youth, square-rigged merchantmen, fishing schooners and whalers were moored outside his window. Anchored just outside the harbor were frigates and cruisers of the Royal Navy and an occasional French ship taken in tow.

The story of Cunard's early life reads much like that of other successful men of this century. He worked hard: Selling dandelion greens after school, hawking coffee and spices door-to-door, carrying letters, running errands. Through his personal industry and frugality, Cunard was able to purchase the schooner *White Oak* when he was 21 years of age. Four years later, he owned a 40-vessel fleet, which carried mail and cargo between Halifax and Bermuda.

After the War of 1812, Cunard sought to increase his profits by investments in timber, coal, brickyards and fisheries. This diversification proved quite rewarding and he was a multi-millionaire by the age of 50.

This is where our story -- and Cunard's life -- really begins. He was not content to sit back and just let the money roll in. He was a man of action and was willing to gamble -- and gamble heavily -- on the future of the open sea.

During his business career, Cunard had financially supported whaling expeditions to the South Seas. Not one of these ventures were successful.

The sea was the irresistible horizon Cunard wanted to conquer; in it he saw untold wealth just waiting to be made.

Trans-Atlantic Aspirations

First aspirations toward establishing a trans-Atlantic line were recordedin 1831, when Cunard reflected upon the launching of the *Royal William*

He stated: "Steamers properly built and manned might start and arrive at their destination with the punctuality of railroad trains on land."

Cunard's dream of a trans Atlantic fleet began in answering an advertisement by the British Admiralty for a trans Atlantic mail carrier. Within five months, Cunard had a seven-year contract in his pocket for a twice monthly trip, which paid £55,000 a year.

In addition, the shrewd businessman knew that the United States could benefit from direct service to England. Boston was the likely city to service. Cunard not only pried £60,000 in additional subsidies from the British Admiralty for this service, but the merchants of Boston constructed a pier and facilities which Cunard could use free for 20 years'.

Flagship of Cunard's first steam-powered fleet was the *Britannia*, which sailed on her maiden voyage on July 4, 1840, from Liverpool to Halifax. The ship's first crossing of the Atlantic took 13 days, with a top speed attaining 273 miles in a 24 hour period.

On July 17, the ship was underway again, this time heading for Boston and the "Cunard Festival" – a welcoming parade comprised of New England mayors, foreign consuls, not to mention several bands and a cannon salute. All totaled, the parade comprised 2,000 persons, all of whom attended a banquet to hear Daniel Webster, famed orator, and Josiah Quincy Jr., president of Harvard University, greet Samual Cunard. Quincy characterized Cunard as having "a head to contrive, a tongue to advocate, and a hand to execute."

One of the most famous persons to travel on the early Cunard voyages and to write about it was Charles Dickens (1812-70), English novelist who penned *Tales of Two Cities* and other classics. According to him, the cabins were so small that his luggage fit into it as easily as "a giraffe could be persuaded into a flower pot." The dining saloon was "a gigantic hearse with windows" and the food was "very yellow boiled leg of mutton" and "rather moldy dessert of apples, grapes and oranges."

Despite what sounds like an unappetizing and cramped initial ventures in Victorian times, Cunard Line improved both its cabins and the cuisine on board all its ships. It rose to be *the* line to take between the U.S. and England

Travelers Checks

It was with quite a bit of interest that travelers checks issued by the Cunard Line came into my possession. Other checks have filtered in from various collectors, including R.A. Lamb and Neil Shafer.

Below is a detailed listing of what is

(Cont. on Page 23.)

Issue One $5 check has a center vignette of a four-stacker and measures 208½x90mm. Numerical ordering of the checks in no way indicates their actual sequence of issuance. (Check courtesy R.L. Lamb)

Josiah Morris: Fearless & Far-Seeing Founder of Birmingham

by Charles Kemp

As all check collectors are aware, there are stories behind many of the items in our collections. Anyone in the 1860s or 1870s who had enough resources to merit a checking account must have been of at least local prominence and usually the banker himself was an eminent figure in his community.

In the case of the two checks which are illustrated with this article, the story behind them is especially interesting. Josiah Morris not only became the best-known banker in Alahama and its wealthiest citizen, he played a very prominent role in the founding of the City of Birmingham.

Morris had a long rise to that respected position. He was born in 1818 as the son of a small Maryland farmer. By the time he reached 15 years of age, he was convinced that the farm could not provide a living for him and the other four children. So, at that early age, he decided to strike out and find his own way in life.

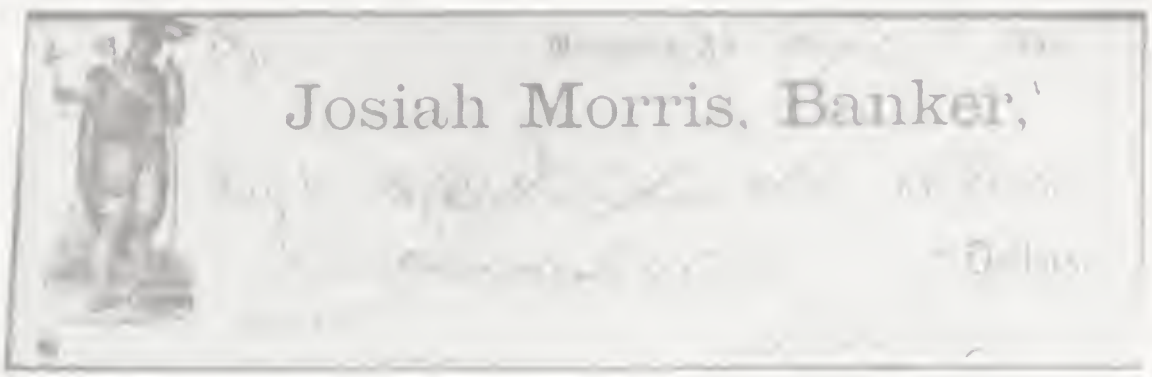
For some reason, young Josiah decided that his future was in the South. Regardless of what led him to that conclusion, it was to prove correct.

He picked out the city of Columbus, Ga., as the spot to begin his career. So, Josiah journeyed to Washington, D.C., where he could catch a stagecoach to Columbus. However, he arrived too late in Washington and missed his stage. This incident proved to be a blessing in disguise because Judge Calhoun, who was returning to his home in that city, learned of the young man's plight and invited him to share a ride in his cha. tered coach. Along the way, Josiah so impressed the judge that, upon his arrival in Georgia, the judge took the boy into his home and treated him as a member of his own family.

Josiah lived in Columbus for the next 16 years, learning everything he could about business from the judge. He married in 1844 and in 1849 moved to New Orleans, where he opened a commission and forwarding business with two other merchants.

By 1852, however, Josiah had moved to Montgomery and established his own private bank. Even before his involvement with Birmingham, Morris had come to be known as a financier always

(Cont. Page 19.)



Two checks drawn by M. Darden on Josiah Morris, Banker are only two of the many numismatic items eminating from Morris's banking career.

Bill Brandt

(303) 669-5396
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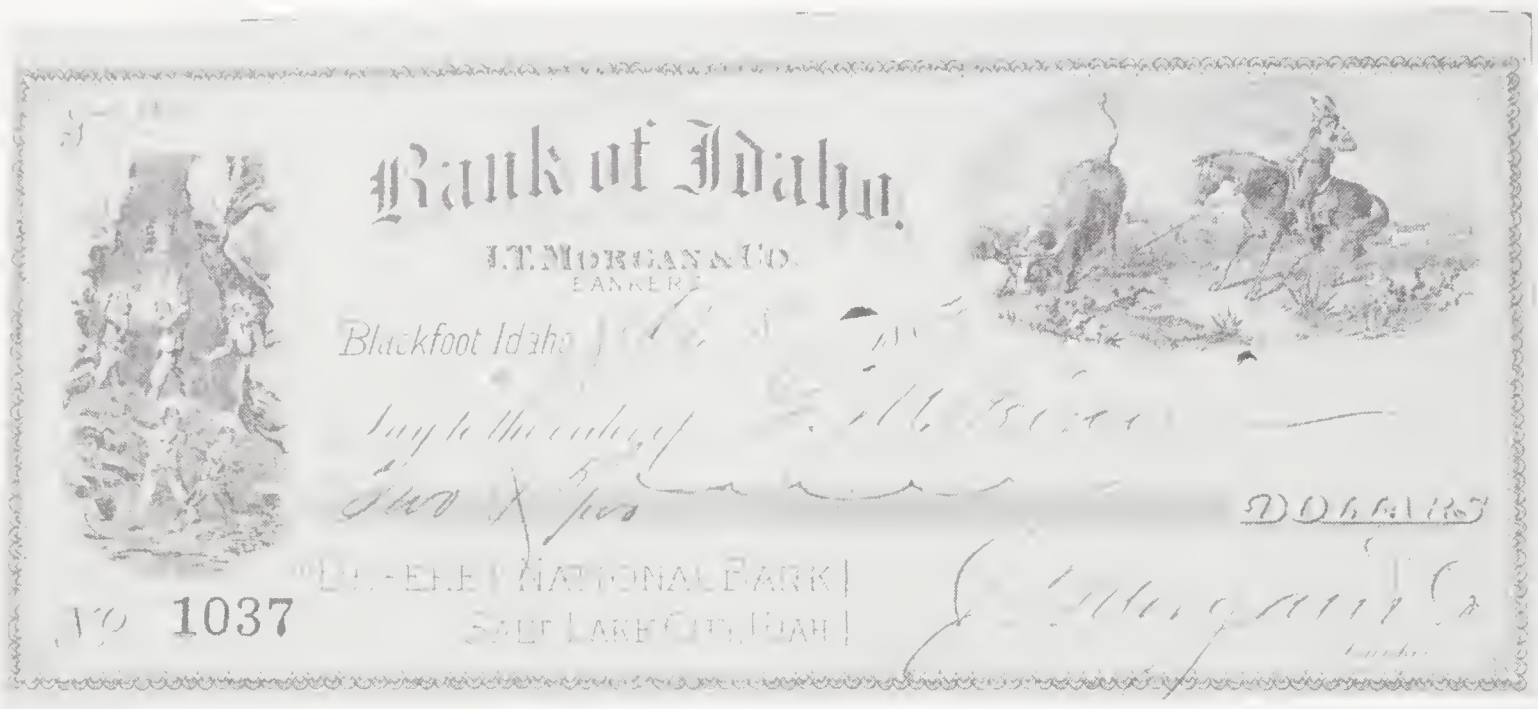
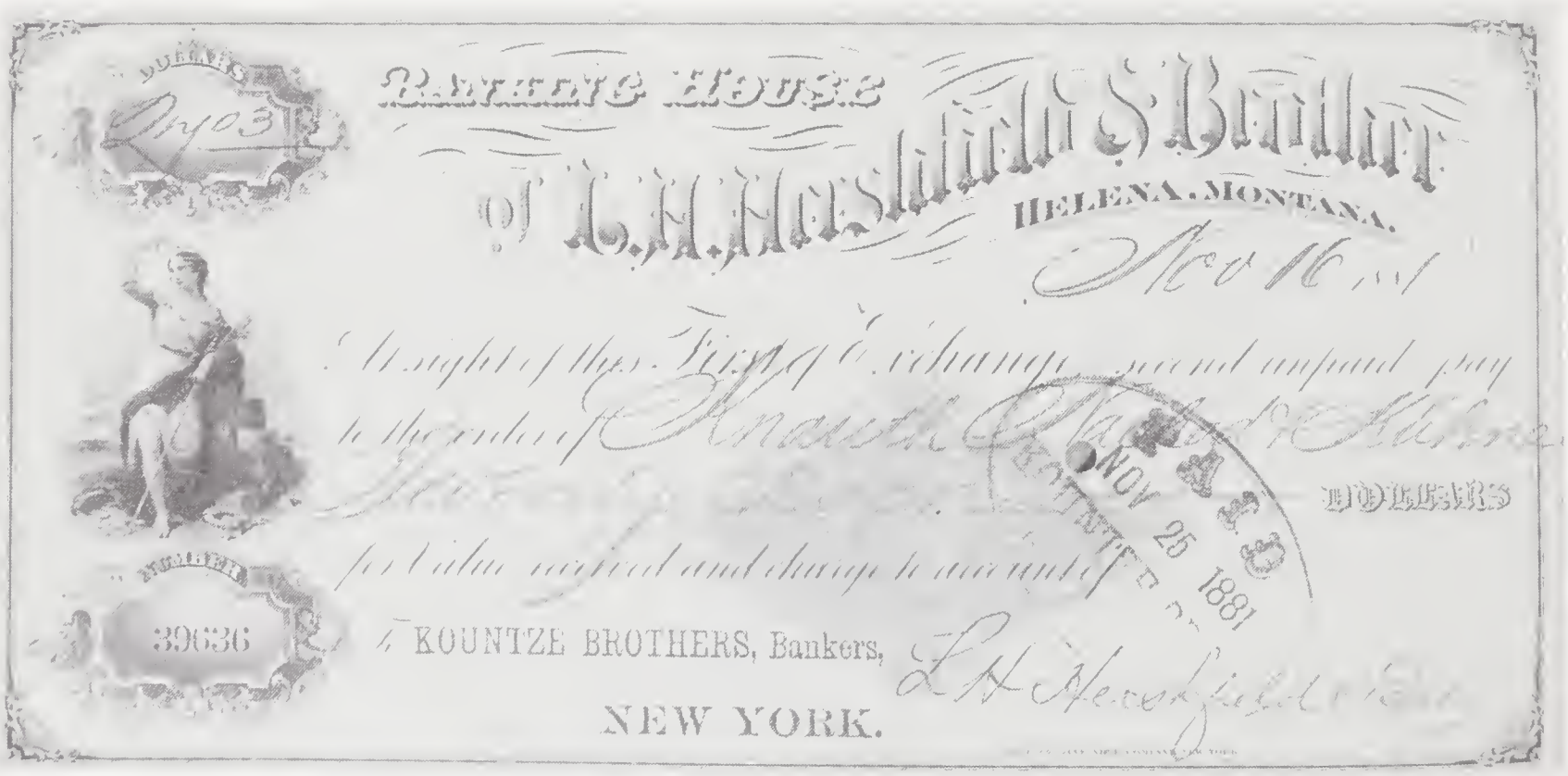
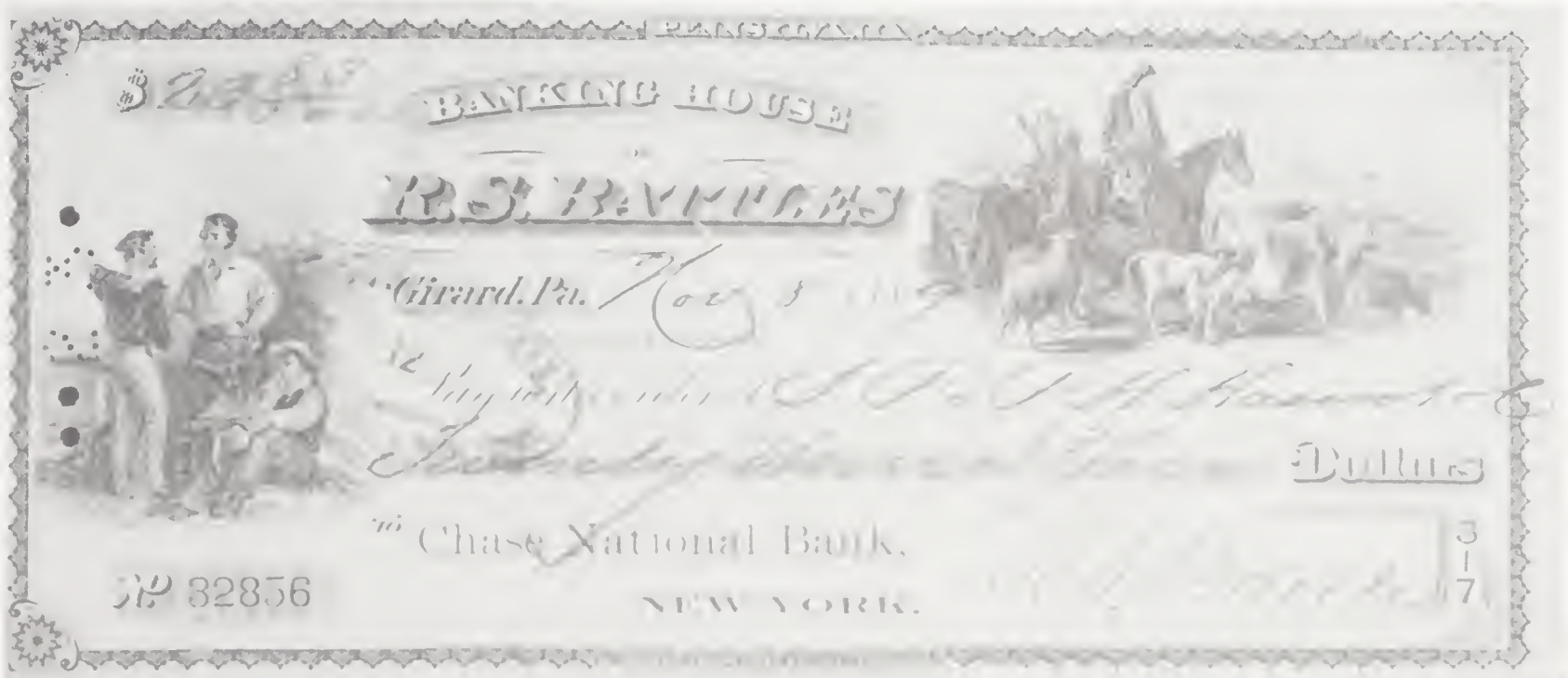


BLACKFOOT, IDAHO, 1883, Bank of Idaho, scarce western check, $48.50.



HELENA, MONTANA, 1881, printed by American Bank Note Co., Mr. Hershfield and the Kountze Brothers were the pioneer bankers in Montana, Colorado, and Wyoming. $19.50.

CCNT members can deduct 10% on orders totaling over $60.



GIRARD, PENNSYLVANIA, 1880, uncommon eastern check printed by Western Bank Note in Chicago. $11.00.

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Post cards used as bank drafts by the BULLION AND EXCHANGE BANK of Carson City, Nevada dated 1890's, 50¢ ea. or $5.00 a dozen.
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CHECK UP

The purpose of "Check Up" is to provide the latest roundup of news, feature stories and other items appearing elsewhere. Readers are encouraged to send in article clippings for use in this column.

An interesting selection of skit bank notes of the past century is offered for sale in the InterCol, London, specialized price list relating to English issues.

Skit notes were imitation bank notes designed to look like a Bank of England or Treasury note, but with the text normally advertising a product or event. The early skit notes are avidly collected.

The InterCol list includes one issued in 1795 for 2-pence which states: "John Bull promises to pay Sir Marmaduke Monopoly ... on the 1st day of August, 1795 ... for Self, Grumble & Bearmuch; Stephen Starvation." Other similar skit notes of the 19th Century relate to tea, wine and other beverages and theater advertising.

The InterCol list also includes an extensive selection of British Provincial bank notes covering the private issues of the 19th Century banks in England and offered at prices ranging from £20 to £125 for a rare Welsh note of the Dowlais Bank.

The first section of the list includes Bank of England and Treasury notes which is highlighted by early issues of the famous "White Fivers" at about £30 a crack.

InterCol, London, is a company specializing in paper money, playing cards, maps and books related to those subject and run by Yasha Beresiner, a former director of Stanley Gibbons.

The list will be sent free of charge upon request to any CCRT member. For further information write: Yasha Beresiner, InterCol, 1A Camden Walk, Islington Green, London N1 8DY, England.

An outstanding performance has been accomplished, again, by the numismatic cataloging kings, Krause Publications of Iola, Wis. This time, the *Standard Guide to South Asian Coins and Paper Money* has just come off the presses.

Of particular interest to check and banking memorabilia collectors are the chapters covering hundi notes, travelers checks, checks, postal saving certificates, stocks and bonds.

The catalog covers over 400 years of South Asian numismatics and is credited with being the most comprehensive work in its field. It is complete from 1556 to date.

The first edition is the combined work of Colin R. Bruce II, John S. Deyell, Nicholas Rhodes, and William F. Spengler. The 608-page, profusely illustrated (over 6,000 photos) catalog is the result of 10 years research. In addition to descriptions of obverse and reverse designs and weight, the collectibles are priced in one to four grades.

Of special interest to CCRT members is the major accomplishment of cataloging hundi notes, which is the first comprehensive listing of its kind. Issues of British India 1858-1947 are all covered as are issues of the Republic of India. But the information doesn't stop there. Also covered are issues of the Republic of Pakistan 1947-forwards, Private Issues 1860-1947, Indian Princely States from the 19th Century to 1947, and Khadi hundis.

Other first-time references in the field include a first-time anywhere listing and pricing of Indian stocks and bonds. The bonds and stocks are broken down by country and then into respective groups, such as Banking, Agriculture, Chemicals, Communications, etc.

One of the shortest chapters in the book, comprising one page, is that centering on letters of credit. This is followed by another one-page chapter on bills of exchange. Then, the text graduates into travelers checks from six different issuers. This is followed by a cursory examination of checks issued by commercial firms, government banks and private banks in India.

Serving as special consultants on the catalog were Trey Foerster and Russ Rulau, both CCRT members. Rulau focused most of his attention on the stock and bond section while Foerster's input was directed into the checks, travelers checks, letters of credit and postal savings certificates.

The best possible guidebook for beginning or the seasoned specialist in South Asian numismatics, the *Standard Guide to South Asian Coins and Paper Money* is available at $42.50 each from Krause Publications, Dept. CL, 700 E. State St., Iola, WI 54990.

A class action suit has been filed in U.S. District Court in New York City seeking to force the Soviet Union to pay $618 million plus interest on repudiated bonds of the Czarist era. The suit was filed by New York securities dealer Carl Marks & Company.

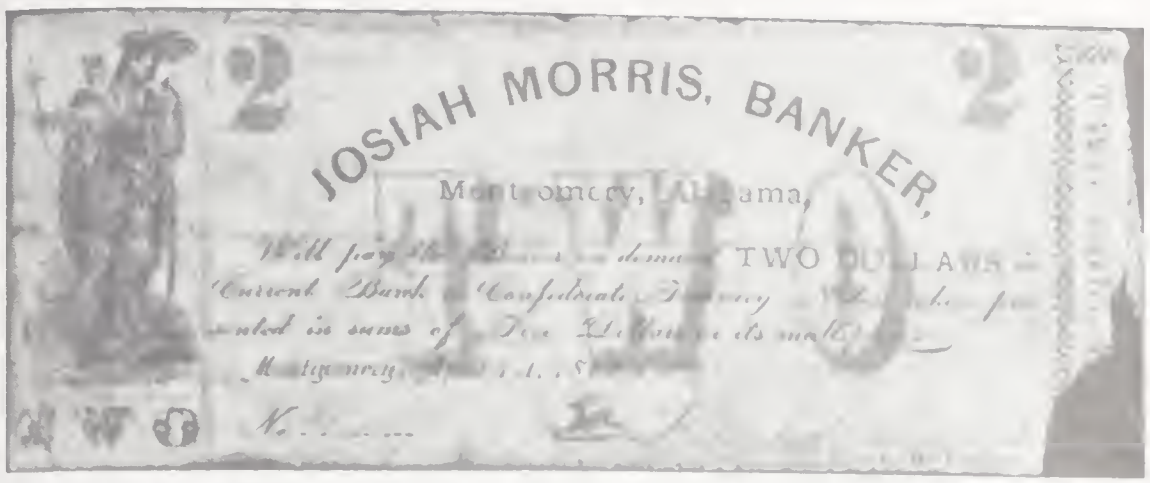
A spokesman for the firm said the suits are an effort to protect rights of the bonds' holders under a new law — the Foreign Soveriegn Immunities Act — passed by Congress at the time Iranian assests were seized in this country during the hostage crisis.

Marks' firm owns or represents more than 20% ($75 million) of two old Russian bond issues, payable at 5½% and 6½%. One of the bond issues is a gold bond series, and the firm is seeking payment under the gold clause for those securities.

The communist government repudiated all Czarist debt in 1918. In isolated instances, some Soviet assets have been ordered seized by different courts in this country to pay off some bondholders at several cents on the dollar.

While the Czarist bonds continue to trade over the counter, they are better known in collector circles, where prices range in about the $20 area for the $1,000 bonds.

Marks estimates the two bond issues are held by more than 3,000 persons in this country.



This $2 bank note was drawn on Josiah Morris, Banker in Montgomery, Ala. This note bears the signature of Morris, which was as good as gold in that state.

(Cont. from Page 15.)

willing to aid men promoting projects which would benefit the general public.

Railroads were of vital importance in developing an area. Morris served as the president of the Mobile & Montgomery and director of the South & North Alabama Railroad. He was also a backer of the Capitol City Street Railroad, one of the first trolley lines in the world.

It is, however, as one of the founders of Birmingham that Morris is best known. In 1870, two railroads, the Alabama & Chattanooga and the South & North, were looking for a place to cross their lines. The locale where this was going to occur was already known to have large deposits of coal and iron. Thus, the intersection of the two railroads would obviously become an important commercial center.

Accordingly, John T. Milner of the South & North, and John C. Stanton of the Alabama & Chattanooga, began to purchase options on land at the agreed upon spot. Stanton, however, reneged on his agreement and began buying options on other sites hoping for a change in locations. When Milner heard of this action, he calmly continued with his original plan. He also told Josiah Morris where he would cross Stanton's line. Morris, for his part, agreed to purchase Milner's options and hold them in trust.

Milner, although now being closely watched by many interested parties, gave no clue as to where he would locate his crossing -- he didn't even tell his own boa of directors. Finally, at noon of the very last day of grace on the options, Milner strolled through the crowded lobby of the Morris Bank and then stood in front of the teller's cage while Morris counted out the money to purchase 4,150 acres of land: $100,000 in cash.

The result of all this manuvering was the formation of a land company composed of individuals connected with the South & North Railroad and some of the former landowners who agreed to accept shares in payment for their land.

Morris transferred title for the land he was holding to the newly formed Elyton Land Co., which was named after a nearby town. The company was chartered on Dec. 20, 1870, "for the purpose of buying land and selling lots with the view to the location, laying off and effecting the building of a city." The capil was fixed at $200,000 and at the suggestion of Morris, the new city was christened Birmingham in honor of the leading industrial city in England.

The company set June 1, 1871, for the first sale of lots and occupied itself unil that time with surveying and marking offf the lots. The sale was a great success with the first lot being purchased for $100 by Maj. Marre. This first lot was located at the corner of First Ave. and 19th St. The new city was incorporated six months later by the state legislature and within the space of two years it had grown from a cow pasture into a bustling city of 4,000.

The Elyton Land Co. was to remain as the driving force behind the city's success throughout these early years. The company donated land for such necessities as schools, churches, parks and even industries if they would benefit the city. The company not only built the first hotel itself but also provided other builders with brick at cost to encourage construction.

Trouble was down the road, however. It had only commenced on putting in a water system for the town when the Panic of 1873 hit. This together with a local epidemic of cholera brought all improvements to a halt. The company's fortunes fell so low that they were compelled to sell off some of their land for taxes. All construction was halted and the future of the fledgling city appeared bleak.

However, at this dark point in the city's life, Josiah Morris, along with other backers, came to the rescue with an $80,000 advance, which proved sufficient to see the city through the depression years.

The 1880s again brought prosperity to Birmingham. A third railroad, the Georgia Pacific, reached this town in 1884. New furnaces, a rolling mill and a blast furnance were erected. The town was becoming known as a center for, first, the iron industry, and then steel making. The land company built a belt railroad around the city to provide manufacturers with ready transportation and also started a railroad car factory and an electric light company. They spent over $500,000 in improving the water supply. By 1888, the company had given away almost half of its original acreage, invested over $1 million in various businesses and paid out almost $6 million in dividends.

The greatest contributor to this success was, undoubtedly, Josiah Morris. He not only advised and supported the city, he purchased land there and put up the Morris Hotel on the "Morris Block" at a cost said to be $350,000. Naturally, he was interested in providing the city with banking facilities and so he founded the City Bank of Birmingham in 1884. He was also associated with the Birmingham Trust & Savings and helped to organize the ALabama State Bank in 1884. This latter bank later became the Alabama National Bank and was the largest in the state.

Today, Birmingham is the largest city in Alabama and Josiah Morris's contribution to that position was hailed after his death in March 1891 by the Montgomery *Advertiser*:

"In his death . . Alabama loses an historic figure, for he more than the greatest of her law givers was identified with the progress and development of the state. A private banker never holding public office, steadily pursuing a purely business career, no great material policy of the state has for more than 25 years been conceived or executed without his aid and advise. He encouraged equally with his money and his sympathy every enterprise for the public good. From him the railroad system of the state received its first impetus after the war ... his money, credit and unerring financial judgement ... and his daring spirit not only nutured the germ out of which has grown Birmingham, but his wisdom in practical affairs made the growth possible."

(Cont. from Page 11.)

****

Accompanying this text, poorly illustrated (not my fault!), is one of CCRTer Tony Waggoner's voucher checks. The term 'voucher check' comes from an example used by the United Traction Co., Albany, N.Y., dated Oct. 31, 1900. This period was in the X-6 and X-7 time, as we all know.

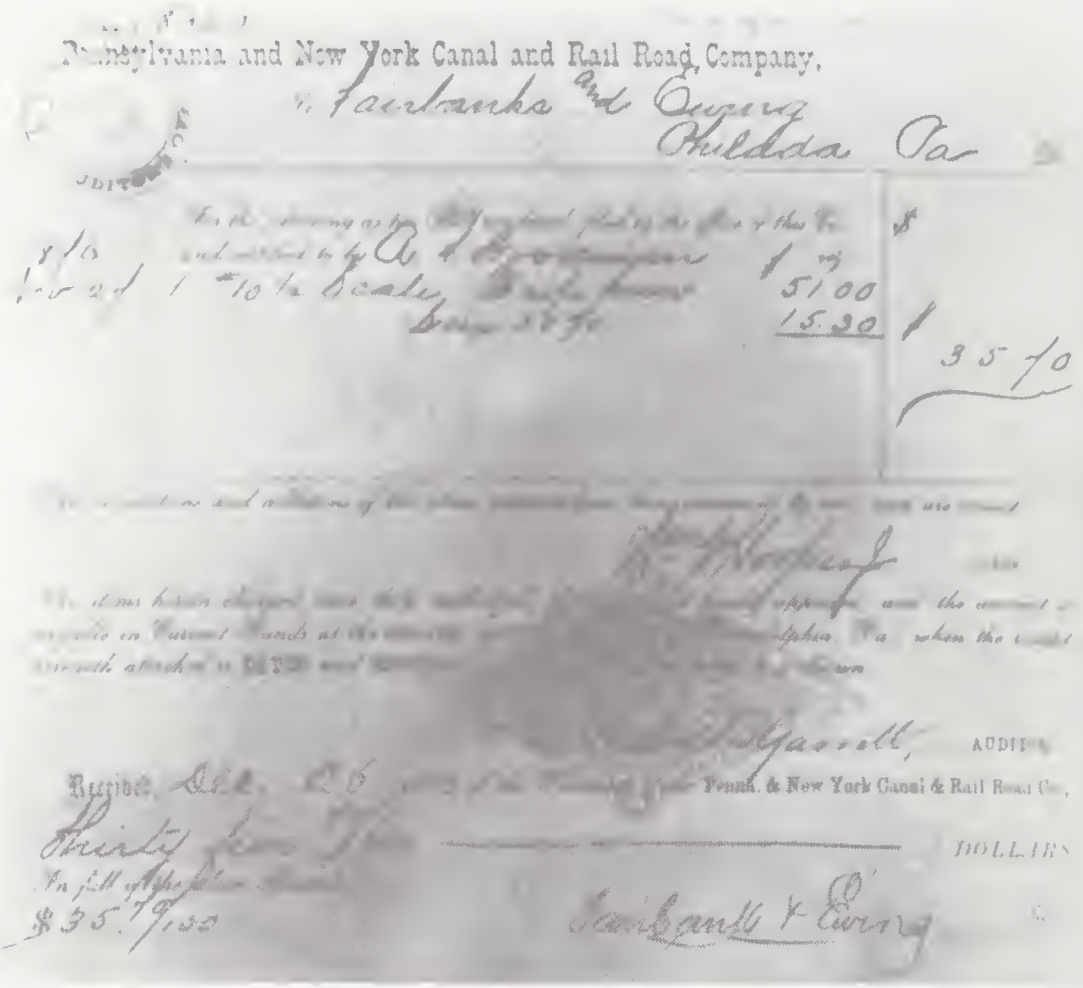
But this item dates from Dec. 26, 1876, and is the earliest reported so far. Tony has, in addition, a voucher check with adhesive revenue stamp from Richmond, Va. This, too, is much earlier than the Spanish-American War items of the Lehigh Valley RR and the United Traction Co.

The issuer of this instrument must have been a subsidiary of the Lehigh Valley which used these, it seems, for more than a quarter-century.

The term 'voucher check' seems quite correct. It *is* a voucher and, when properly signed and receipted for, became a check. And thus needed a revenue stamp to pay the tax on a 'transaction involving the payment of money' as the Act states.

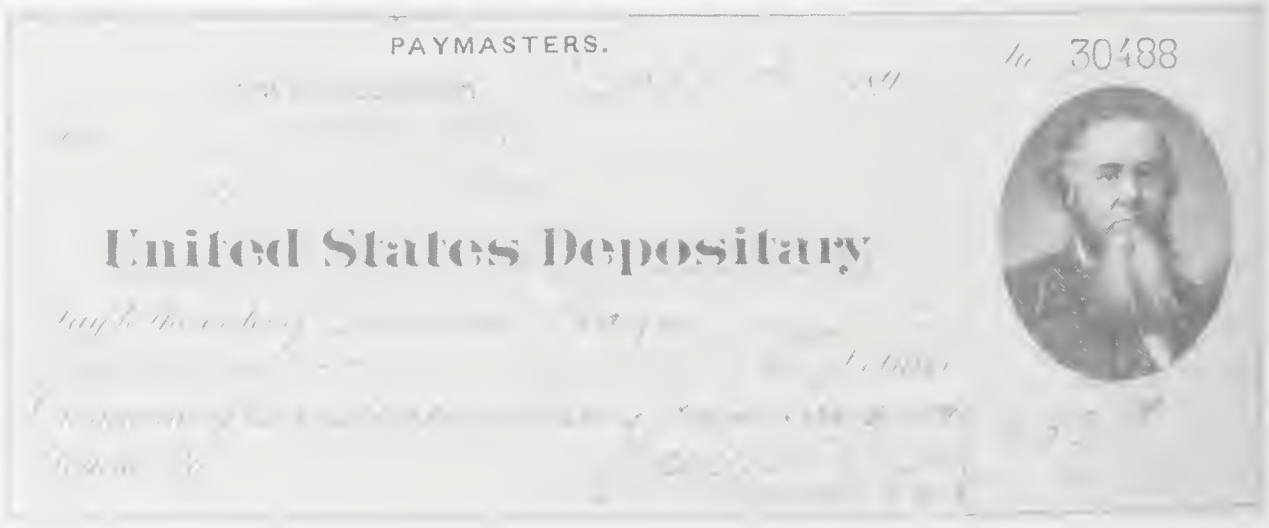
Now comes the question: Does anyone have a voucher check dated earlier than Dec. 26, 1876? If yes, please let the details be known.

(Cont. on Page 24.)



This voucher check bears the earliest known use of this 2-cent imprinted revenue. (Check courtesy Tony Waggoner)

Colorado US Govt. Paychecks



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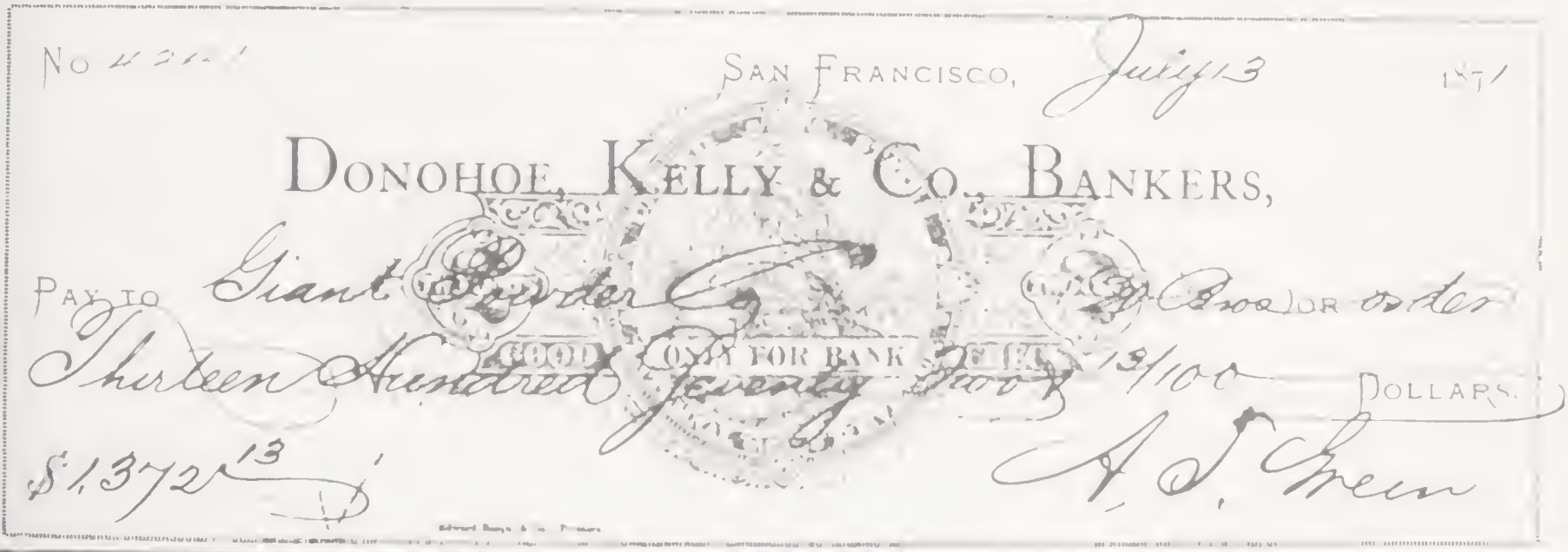

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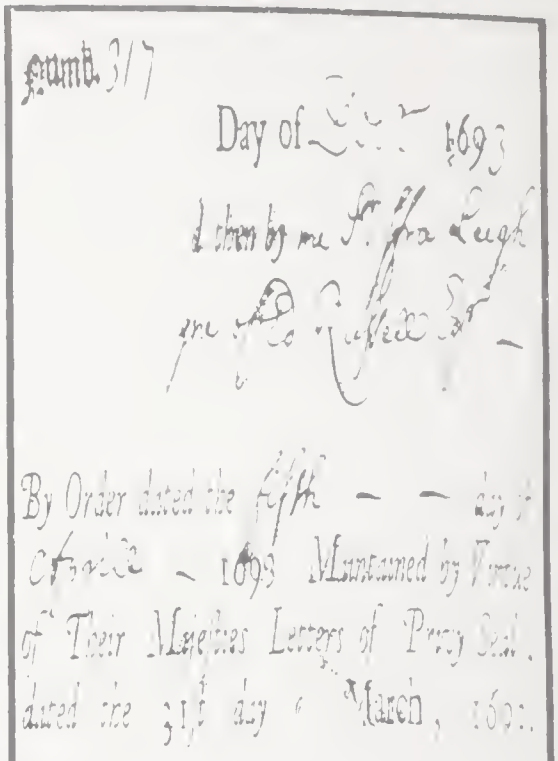
Alleged fantasy Dinajpur cash coupon, 1939, is illustrated here through the courtesy of Beate Rauch of Los Angeles, Calif. Indian numismatic authority Narendra Sengar say Dinajpur could not have emitted such coupons during World War II.

Indian cash coupons of Dinajpur and Ramgarh Raj were declared fantasies made to sell to collectors by Narendra S. Sengar of Kanpur, India.

Sengar pointed out that Dinajpur did exist, but that it was note a Native State which could have issued cash coupons as emergency currency.

"Dinajpur, which is now in Bangladesh, could never have issued the coupons because it was a British territory governed by the Government of Bengal. There was a family of Kayasthas on whom the British conferred the title of Maharaja, but this Maharaja was not a ruling chief; he was merely a landlord who did not possess any executive powers. Therefore, Dinajpur could not have issued the emergency money coupons," Sengar pointed out.

The 1-anna denomination is printed in black on pinkish cardboard and shows a 1942-dated Indian 1-anna coin reverse. It bears the stamped control number 27635. The ¼-anna denomination is printed in black on brownish cardboard and measures 48x56mm. It bears the stamped control number 13764. On the face side are the alleged arms of Dinajpur, which appear to resemble the British India or East India Co. arms. The back depicts a ¼-anna coin of India of 1939 and the legend in English and Bengali: ONE PICE DINAJPUR.—**courtesy World Coin News.**



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(Cont. from Page 13.)

known of these check issues. This listing is in no way complete, even though letters have been sent to Cunard's New York office requesting assistance in this listing. Readers having checks not listed below are asked to contact the author in care of World Coin News, 700 E. State St., Iola, Wis. 54990.

Issue One

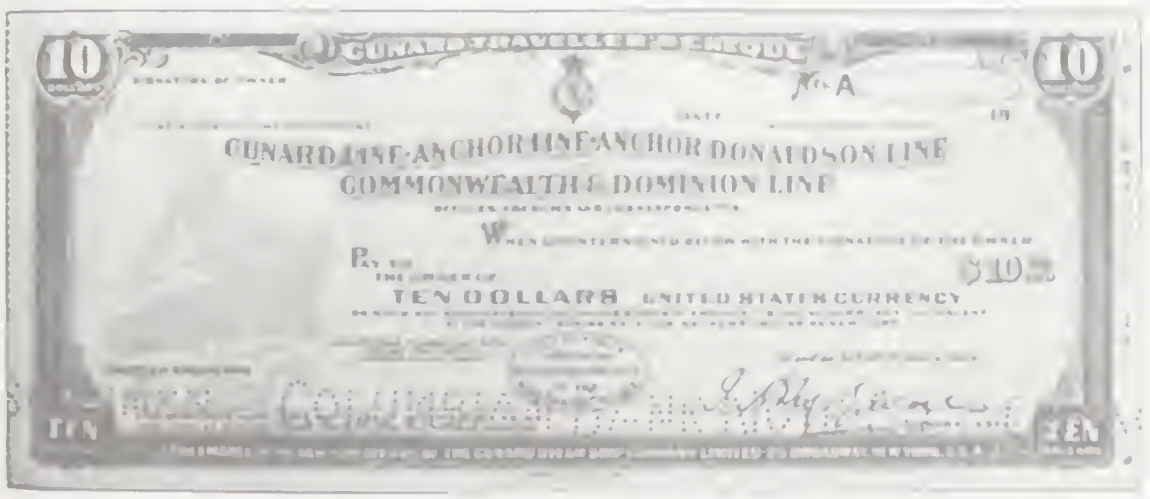
$ 5 The Cunard Steam Ship Company Limited (Anchor Line, Anchor Donaldson Line). Center vignette of four-stack ship in orange; peach background. Border in black. Watermarked CUNARD at left. Perforated specimen COLUMBIAN BANK NOTE COMPANY SPECIMEN. Measurements are 208.5x90mm. The back is green print listing the principal offices and agencies in Europe, America, Canada, Australia, and other countries where the checks may be cashed.

It is not known whether further denominations were issued. It is assumed that $10, $20 $50 and $100 checks were issued.

Issue Two

$10 Cunard Line, Anchor Line, Anchor Donaldson Line, Commonwealth & Dominion Line. Vignette at left of cruise ship in grey. Black border and print on grey background. Watermarked paper. Perforated specimen COLUMBIAN BANK NOTE COMPANY SPECIMEN. Measurements are 207x87mm. The back is grey print listing principal offices and agencies in Great Britain and Ireland, Continetal, Scandinavian, American, Canadian and Australian countries where checks may be cashed

It is not known whether further denominations were issued It is assumed that a $5, $20, $50 and $100 checks were issued.



Issue Two $10 travelers check depicts a cruise ship at left. It is assumed that these checks were issued in denominations of $5, $10, $20, $50 and $100. (Check courtesy of R.L. Lamb)

This $20 check was part of a series, including $10, $50 and $100 denominations, drawn upon The Cunard Steam Ship Company Limited (Anchor Line — Anchor — Donaldson Line).

Samuel Cunard

Issue Three

$20 Cunard Line, Anchor Line, Anchor Donaldson Line, Commonwealth & Dominion Line Vignette at left of cruise ship in grey. Black border and print on grey background. Watermarked paper Diamond-cut cancellation. Printed by The Columbian Bank Note Company. Measurements 206x88mm. The back is grey print listing principal offices and agencies in Europe, United States of America, Canada and Australia where checks may be cashed.

It is not known whether further denominations were issued. It is assumed that a $5, $10, $50 and $100 checks were issued.

Issue Four

$ 5 see below.

$10 The Cunard Steam Ship Company Limited (Anchor Line, Anchor Donaldson Line). Vignette of cruise ship at bottom center. Black on green background; red SPECIMEN overprints, red serial numbers. Watermark CUNARD at center Printed by The Columbian Bank Note Company. Measurements 156x72mm. The back is various shades of green and notes that "in addition to the Cunard offices, agencies and correspondents and all other usual channels available, this check is payable at the branches and correspondents of Midland Bank Limited, and at the offices of Thomas Cook & Son, Ray-

(Cont. on Page 28.)

(Cont. from Page 20.)

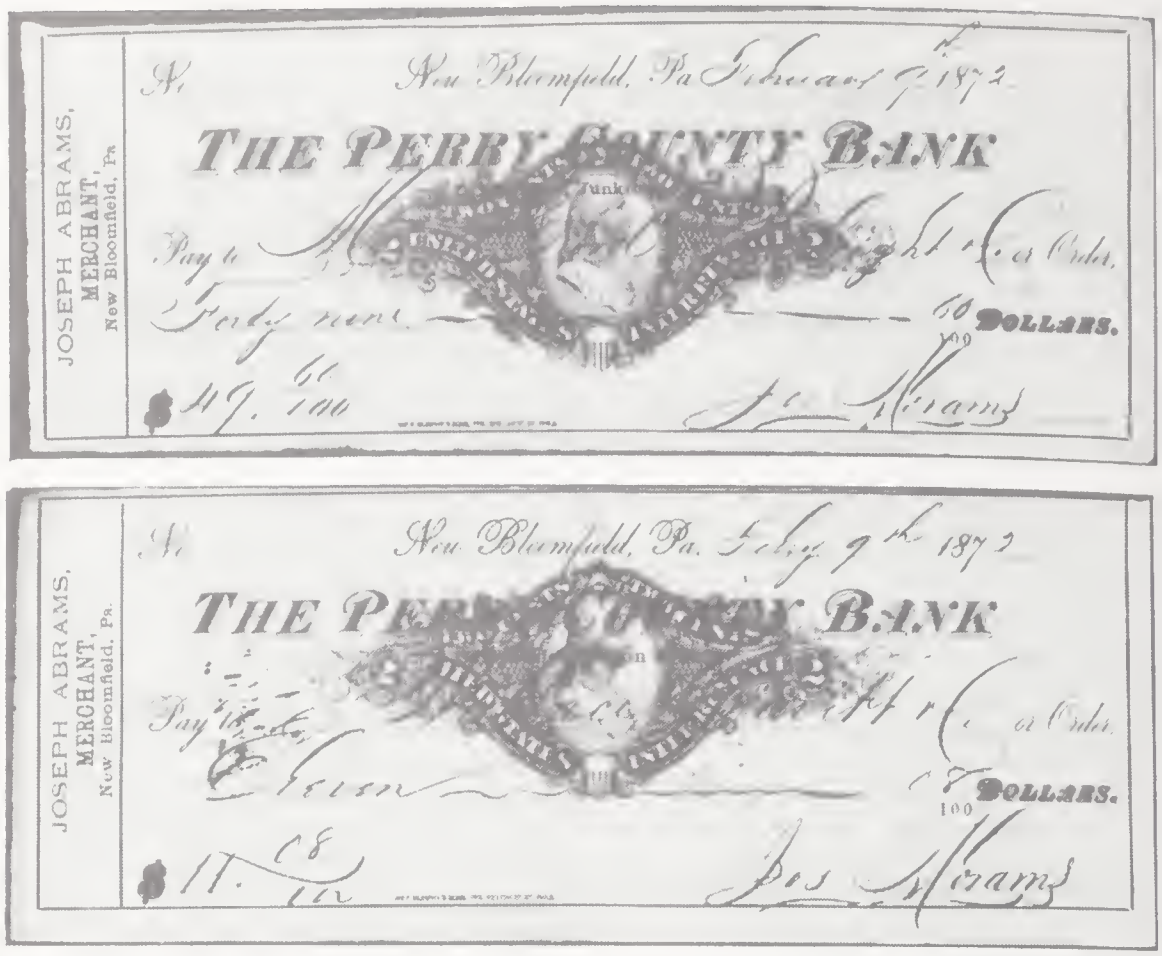
There have been three good reports with discoveries of more early dates.

First to hand is the report of a receipt bearing the I-1 imprint used in Philadelphia on April 12, 1867. This is a printed form of the Wright Bros. & Co. and it is assumed that the form had been printed in some quantity. Wonder when they were printed? The now earliest date of use came from ARA member Kimber A. Wald and his cooperation is gladly acknowledged.

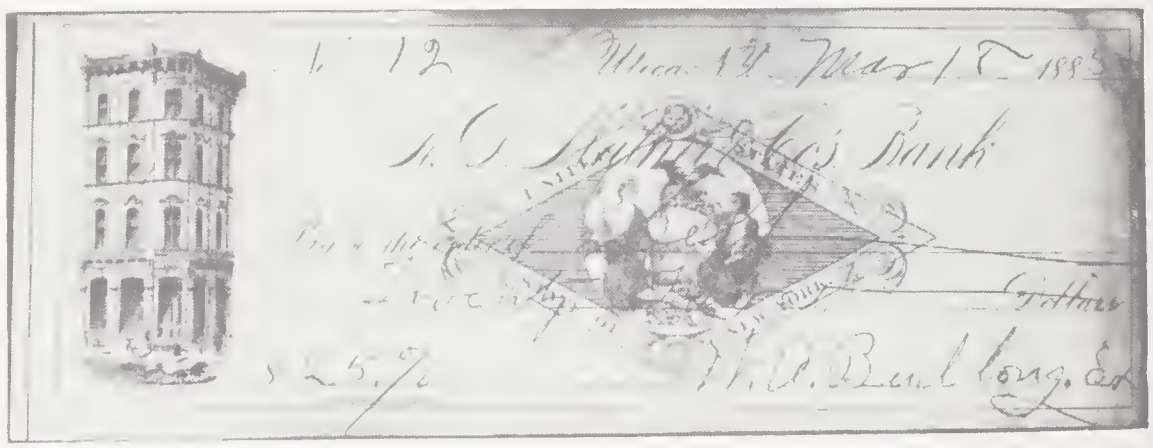
Next, ARA member David Hervey of Utica, N.Y., came upon two checks bearing the J-11 imprints on lavender paper, face printed by Wm. F. Murphy's Sons, ptrs., 339 Chest. St. Phila. It is noted that this firm used a lot of lavender paper. Both checks were used on Feb. 9, 1872. This was so astonishing that Hervey asked if this date couldn't be 1882! But he was assured that it surely looks like a new early date for the stamp.

Not content with this bit of news, Hervey offered for a photo the first reported revenue stamp facsimile (RN-FAC) of Gast's with the New York State seal and legend. Hervey deals in old antiques, documents, ephemera and so forth. So, we better get in touch with him, huh?

The third reporter, CCRT's Tony Waggoner unearthed a C-17, used at Milwaukee by Smith, Chandler & Co. dated April 26, 1870. Very pretty item and many thanks to Tony. He has also found the second reported Ketcham G-type RN-FAC with the anchor in the lozenge. This item wa listed but not illustrated in the RN handbook. This unused check is on the long-named National Bank of Commerce in New York — a real beauty!



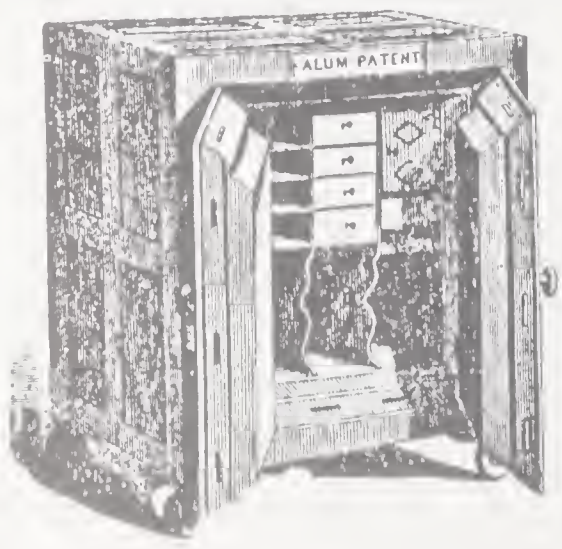
Two checks bearing a J-11 imprinted revenue were drawn on The Perry County Bank and printed on lavender paper. The date of the checks could be an new early date for the use of the revenue. (Checks courtesy David Hervey)



This is the first reported RN-FAC of Gast's with the New York State seal and legend. The check is dated March 18, 1885. (Check courtesy David Hervey)

Our final report comes through the courtesy of Harmon M. Weeks of New Rockford, N.D., and is a RN-FAC which resembles the Gast Dakota Territory RN-FAC which was shown as Figure 66 in the RN handbook.

As can be seen the differences are in the decorated four points of the



(Cont. on Page 25.)

(Cont. from Page 24.)

stripped G-type lozenge; the central vignette; the border printing in the frame of the lozenge itself. Really, a lot of differences! Yet, the first impression is that of a Gast RN-FAC.

This RN-FAC is by the John Morris Company of Chicago and it is assumed that it was printed earlier than that by the Gast Co. Just as the Gast item, it is on a Dakota Loan & Trust Co. draft, to U.S. National Bank, N.Y.

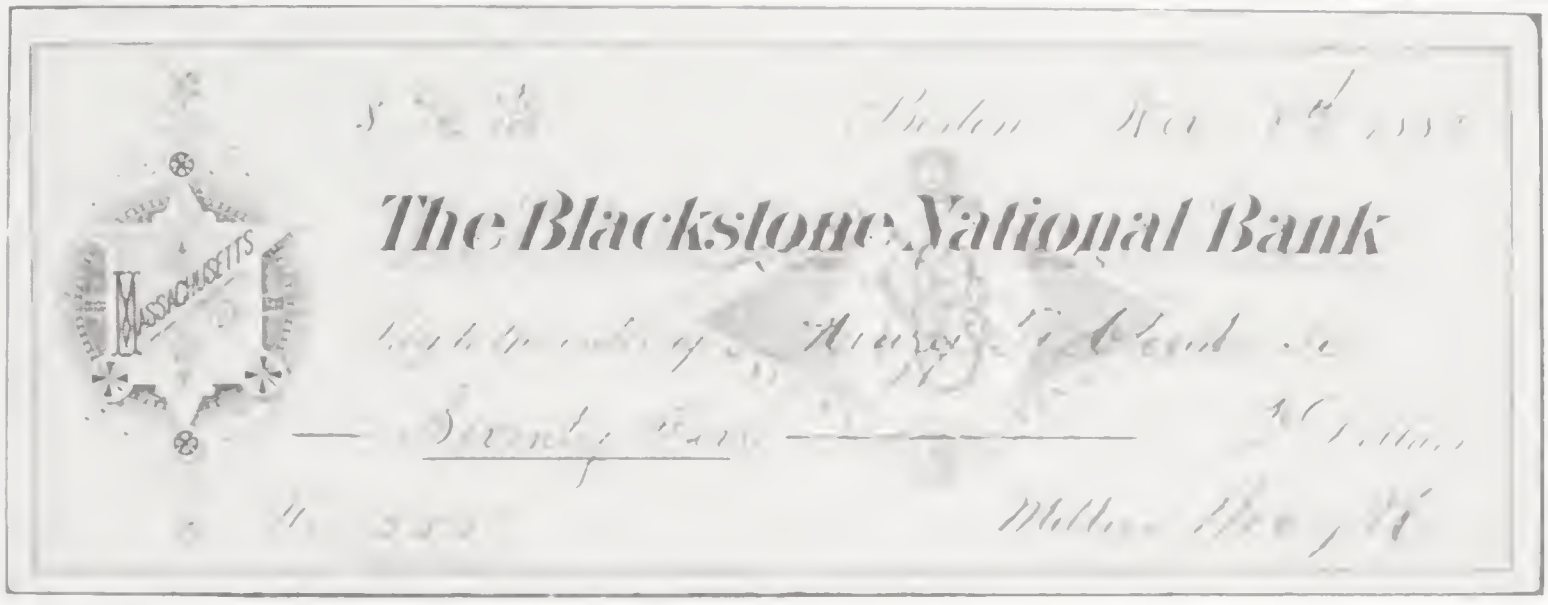
As a result of Week's discovery, perhaps we should make a note that the Gast is more likely Figure 66b and that there is a Figure 66a? The noted renumbering would show a relationship between the two RN-FACs, especially when the time of use by the same issuing company is taken into consideration.

Comment is invited on this. Write: Joseph Einstein, c/o The Checklist, P.O. Box 65, Scandinavia, WI 54977.

FAC Report

This latest find was the result of American Revenue Association member Howard D. Nelles using keen eyesight at a flea market in New England. In a bunch of miscellany, he found 10 of these Blackstone National Bank checks and, being familiar with the *RN Handbook* he saw that these were unlisted. Through his generosity, this example has been reproduced for all of us to see.

The FAC in revenue orange and is the classic 'stripped' G-type lozenge. It is about 3 1/8-inches long by about 1 29/32-inches high and is located almost exactly at the center of the check. As can be seen, there are two circles at top and bottom of the lozenge, each containing an intertwined US and a central monogram, also intertwined and superimposed, of the initials B N B. The slanting borders, upper, contain the words 'United' and 'States'; the slanting borders, lower, contain the words 'Safety' and 'Tint'. All in all, a striking yet familiar presentation. Many, many thanks to Howard Nelles!



This Blackstone National Bank of Boston, Mass., has an orange facsimile (FAC) vignette. It was printed by Mayer, Merkel & Ottmann Lith. of New York and it was printed in 188-. It is believed to have been printed in 1884 or 1885, although the use was in 1888.

(Cont. on Page 26.)

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Some New
Some Mining
Some ChooChoo

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(Cont. from Page 25.)

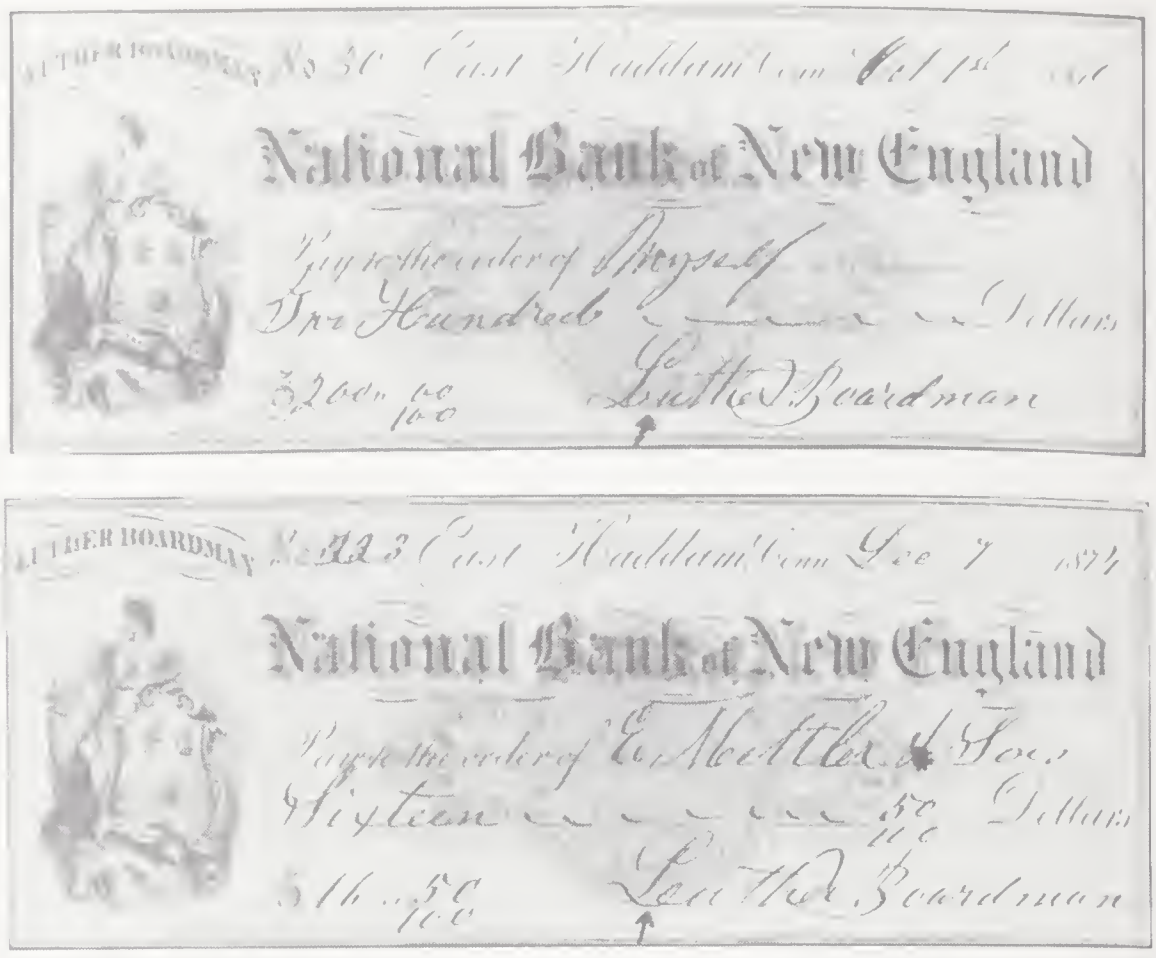
RN Update

Just after Thanksgiving, two pairs of checks came to hand via Larry Joseph, a well-known dealer in U.S. postage and revenues, from a Connecticut collector. These were all drawn on the National Bank of New England, were dated in 1870 at East Haddam, Conn., and were face printed by the same firm. However, the 'C' type imprints differ.

A second pair for Emory Johnson, a manufacturer of cotton twines, from the same bank and same printer, bear C1 and C1 varieties with identical 'half moon' damage in the border as was apparent on the illustrated Luther Boardman pair.

So far, so good. What caused the damage? Here we must enter the realm of conjecture. It would seem that the 'half moon' indentation is the result of a damaged design tranfer, such as we've previously met in the E type broken corner. But, we're not sure that the stone, with the design *in place,* was or could be used for more than one run of "pulls"; the change in color leads to the belief that more than one run was involved. Maybe someone knowledgeable in lithography can help out on this one?

Also, please look over your New England C type checks for more examples of C1 Var. and C2a Var. because there must be more!



This Luther Boardman pair of checks, drawn on the National Bank of New England, were printed by Kellog & Bulkeley Lith. Hartford, Conn. These checks set back the date of the firm's existence as this is earlier than the firm's work had previously been reported. They bear RN C2a Var. and C2a, respectively. The variety is distinguished by its 'chipped' of 'half moon' damage at the bottom border. See the $200 check for the damage as compared with the plain C2a.

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Niwot State Bank

by Herman L. Boraker

Niwot, or "Left Hand", was an Arapahoe Indian chief. He spoke English well. He had been back to "the States" and returned to his people in Colorado in the fall of 1859 with the Marshall Cook company. Chief Niwot greeted the first gold seekers to the Boulder (Colo.) area in 1858. The chief was much esteemed by the early settlers because of his honesty and steadfast friendliness toward them, while the majority of his race was hostile and caused them much annoyance.

An interesting bit of Colorado history appeared in the *Rocky Mountain News* on May 1, 1861, under the headline: "Theatre Last Evening". It stated:

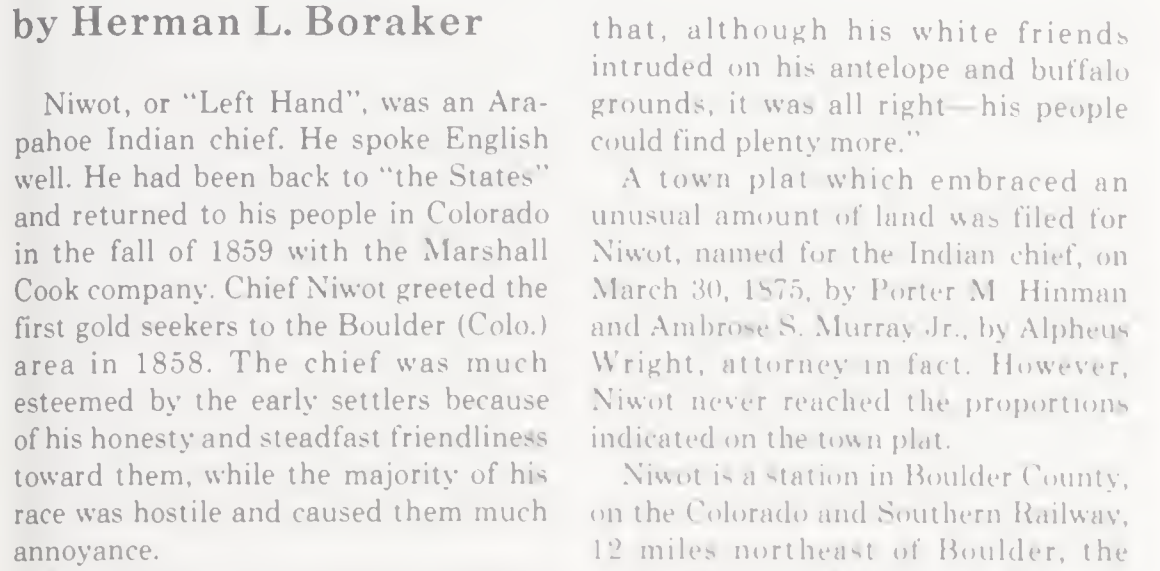
"There was a fine audience last night at the Apollo. The amateur and professional actors acquited themselves admirably in the Lady of Lions and the afterpiece. Left Hand and a score of his brethren were present. In his vernacular, the Arapahoe Chief makes a handsome speech. He wished his white brethren would stop talking about fighting with his people, because his people had no enmity against them whatever—but looked on them as brethren—that, as they came here hunting for gold, they would hunt after the gold, and let the Indians alone—that, although his white friends intruded on his antelope and buffalo grounds, it was all right—his people could find plenty more."

A town plat which embraced an unusual amount of land was filed for Niwot, named for the Indian chief, on March 30, 1875, by Porter M. Hinman and Ambrose S. Murray Jr., by Alpheus Wright, attorney in fact. However, Niwot never reached the proportions indicated on the town plat.

Niwot is a station in Boulder County, on the Colorado and Southern Railway, 12 miles northeast of Boulder, the county seat. In the early days, there was a great deal of gold mining activity in the area, later it became a farming community. In 1929, Niwot had a population of 175 persons.

The Niwot State Bank was established in 1909 with a capital of $10,000. The officers, in 1929, were: N.M. Henry, president; and, Guy Dodd, cashier. It will be noted that the check shown was dated Dec. 31, 1930, and paid by the bank on Jan. 9, 1931 (although the bank stamp reads 1930). The bank was not listed as being in business in 1932.

Thus, the bank became another casualty of the Depression ... ending approximately 22 years of business in this small rural community, which was not incorporated. ✦



Niwot, Colo., was named after a friendly Arapahoe Indian chief, whose name translates into English as "Left Hand". A town plat was filed in 1875 and The Niwot State Bank went out of existence in 1931-32.

Dear Collector:

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United Kingdom

(Cont. from Page 23.)

mond & Whitcomb Company Ltd., American Express Company all over the world."

$20 as above.

$50 as above.

$100 as above.

Along with these checks came an interesting instruction cover. It provides an insight to the issuance of travelers checks at this period. On the cover, there are certain interesting items, such as the fact that no titles, i.e. "Dr." or "Mrs." could be used as in some countries these titles constituted an address and not a legal signature! Also, a married woman could not sign the check as Mrs. John Brown but had to sign as Ellen Brown.

There are 14 instructions on the inside of the cover. These are reproduced here verbatum.

(1) **Purchaser's Application.** The purchaser's application form must bear his or her signature, together with home and present address, and all other information required.

(2) **Denominations.** The checks are issued in denominations of $5, $10, $20, $50 and $100, and we recommend purchasers to use the larger denominations of checks as being more convenient, and also because a saving is effected by the use of a single stamp in countries where a revenue stamp is required regardless of its value.

(3) **Signing Immediately.** To provide the necessary security and a simple means of identification, the purchaser, or the person who is to use the check, must be impressed with the necessity of signing at time of purchase, or as soon after as possible, his or her name in the space in the lower left-hand corner of the check, where it is marked "sign here at time of purchase."

(4) **Signing Titles.** Purchasers of travelers checks must not use titles, such as "Dr." or "Mrs." etc., in signing checks. Under the laws of some countries the use of a title in this manner constitutes an address and not a legal signature, and it is not deemed a forgery if checks are so countersigned by other than the rightful person.

(5) **Signing by Maried Woman.** Travelers checks purchased by or for the use of a married woman must be signed with her own given or Christian name, thus -- "Ellen Brown" and not with her husband's given or Christian name, as for example "Mrs. John Brown".

(6) **Payment at Current Buying Rate of Exchange.** In all countries payment of checks will be made at the "Current Buying Rate of Exchange". It is impossible to name and pay a fixed amount because of the constant change or fluctuations in the value of the moneys. The fact that English money may be current in, say Turkey or China, does not entitle the holder of a check (and the same applies to Bills of Exchange and other forms of travelers checks) to call for English money at the rate of payment specified in England, etc. Only Turkish or Chinese money (as the case may be) is due at the Currency Buying Rate of Exchange, and if English or other foreign money is desired it must be purchased and paid for at market rates existing at the place of presentation.

(7) In the United States these checks will be paid at their face value at all offices of the Allied Companies.

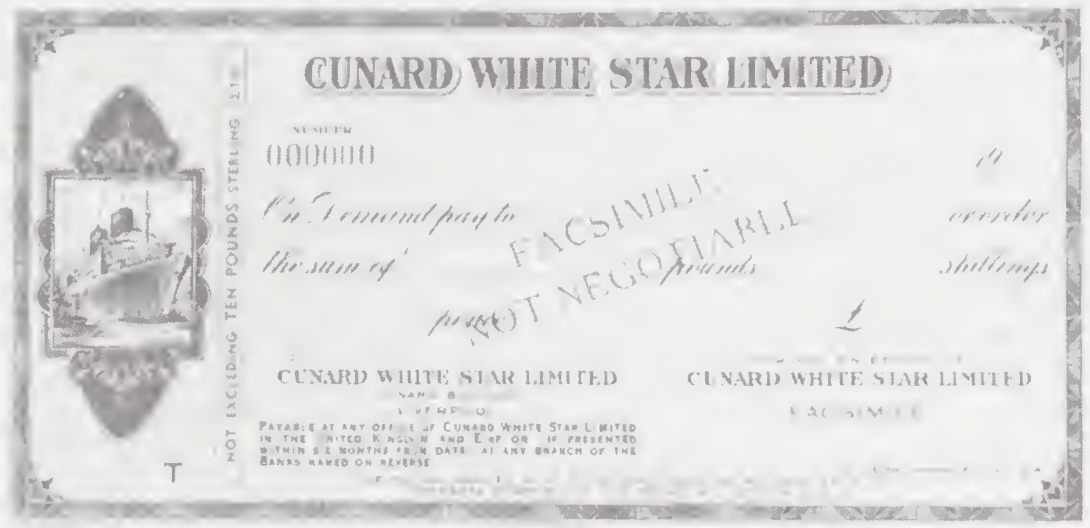
(8) In certain countries a government stamp tax (not included in the Company's charges) is imposed upon each check at time of payment, and this, if demanded, must be paid by holder of check.

(9) **Purchaser's Care of Checks.** The same care should be taken of travelers checks as of money. As already stated, the holder must sign each check in the upper space at the time of purchase, but should not be countersigned in the lower space of the check until presenting same for cashing.

(10) **Record of Checks.** The holder should keep a record of the number and the amounts of checks separately from the checks themselves, and as the checks are cashed, should make a note on such record, of the date, place, and to whom such check is issued.

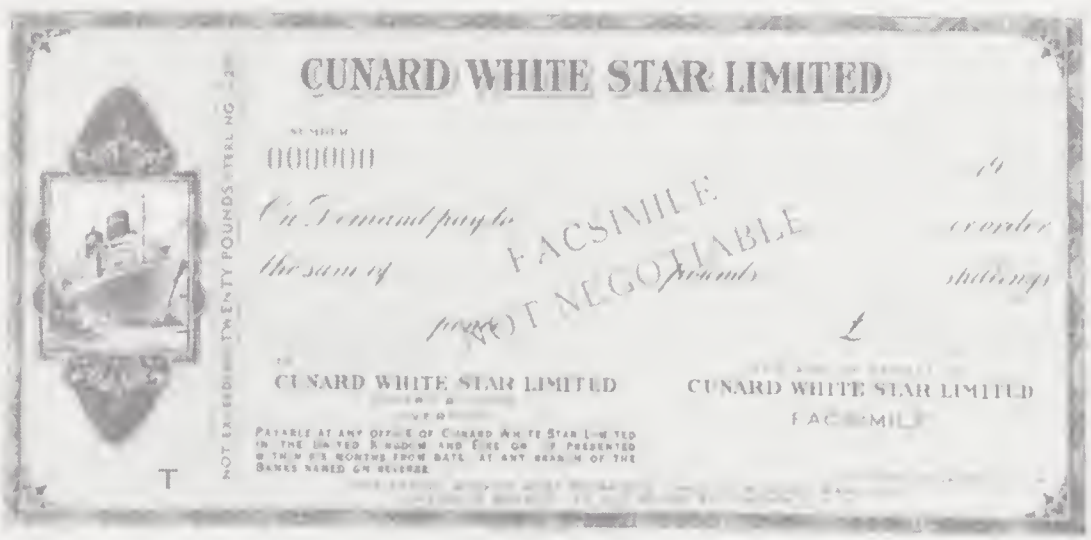
ISSUED BY CUNARD WHITE STAR LIMITED. AMERICAN OFFICES

£10 LIMIT

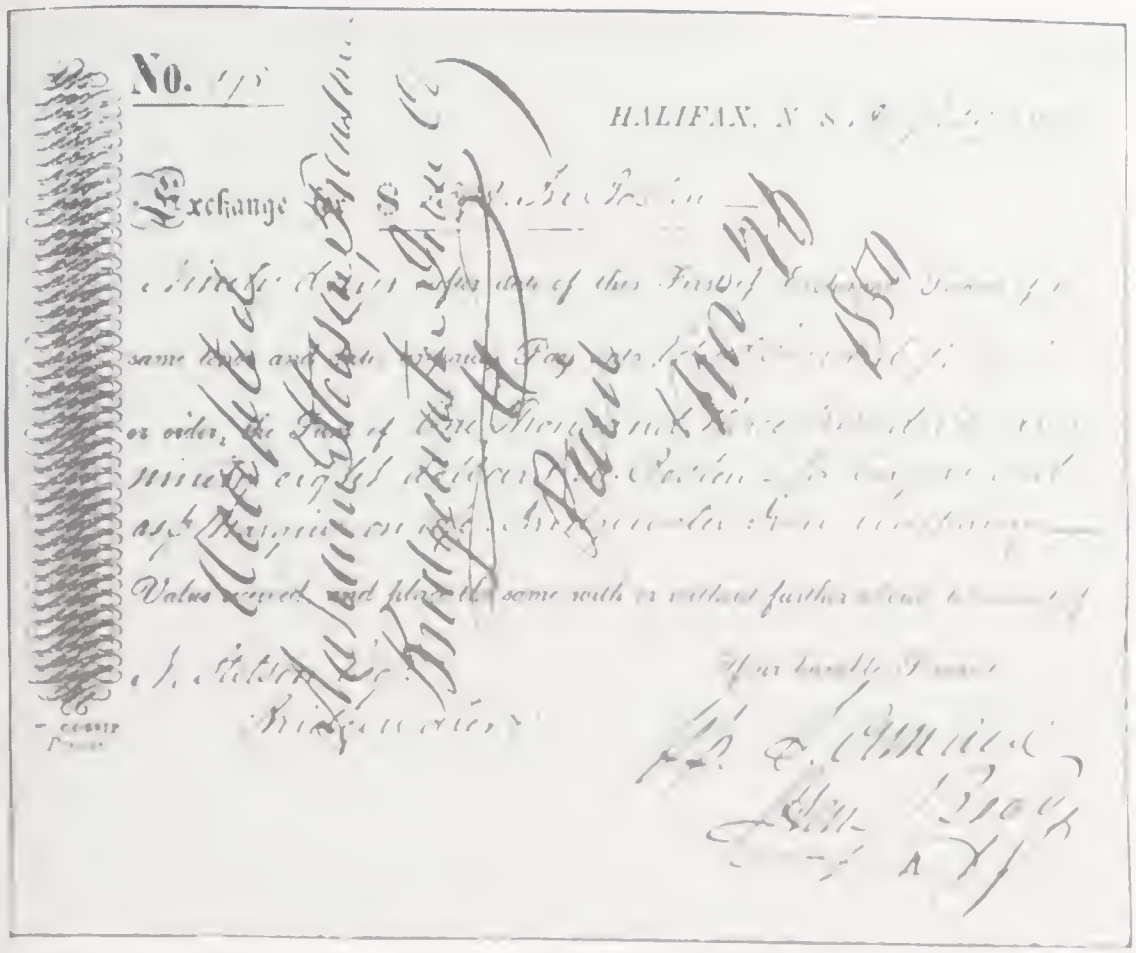


ISSUED BY CUNARD WHITE STAR LIMITED. AMERICAN OFFICES

£20 LIMIT



Facsimile checks for £10 and £20 limits are drawn on the American offices of the line.



This bill of exchange is made payable to Edward Cunard Jr. for $2,398 and is signed for Samuel Cunard by Allen Boggs and is dated Aug. 29, 1850.

(11) **Notice of Lost Checks.** In the event of loss of checks while in Europe, immediate notice, giving the numbers and amounts of checks and other particulars relating to the loss, must be sent to THE CUNARD STEAM SHIP COMPANY LIMITED, Cunard Building, Liverpool. If lost in the United States of America or in Canada, communicate the same information to THE CUNARD STEAM SHIP COMPANY LIMITED, 25 Broadway, New York. If lost at a point where there is an office or representative of the Cunard such office or representative should also be notified immediately of the loss. The company will refund to owner the face value of lost or destroyed checks, or issue a new supply in their stead, upon receipt of satisfactory evidence of loss or destruction and execution of its form of Indemity and affidavit; provided the holder immediately notifies the company by wire, if possible, of such loss, giving the numbers and amounts of checks.

(12) No checks (unless certified as good by bank on which they are drawn), notes, drafts, or anything except lawful money can be accepted for the purchase of travelers checks, nor can credit be given to anyone purchasing such checks.

(13) **Commission.** A commission of one-half of one per cent to be charged for the travelers checks. Minimum charge 50 cents. Such commission is to be based upon the gross amount of checks sold to any one person and not upon each individual check. Commission to be paid by the purchaser at time of sale.

(14) **Warning.** Do not carry checks in outside pockets or leave them in hotel rooms, in trunks or valises or any place where they will be accessible to others. The loss of these checks must necessarily subject the owner to considerable annoyance, hence the need of exercising every precaution for safeguarding them.

Issue Five

£10 Limit. Cunard White Star Limited (American Offices). Vignette of two-stack cruise ship left. Black on blue; red FACSIMILE NOT NEGOTIABLE overprint; red serial numbers; red on ship stacks and water line; red vertical line at left and bottom two lines. Watermark CRANE'S ABNCO SAFETY. Printer American Bank Note Co. Measurement 203x101.

£10 Limit. Cunard White Star Limited (Head Office Liverpool). As above but black on purple.

£20 Limit. Cunard White Star Line (American Offices). As above but black on olive.

£50 Limit. Cunard White Star Line (American Offices). As above but black on tangerine.

These checks were only encashable in England, Wales, Scotland, Northern Ireland, and Eire at Cunard White Star offices, at the company's principal agents, and "if presented within six months from tha date of issue" at branches of the various banks named.

Reimbursements for the checks cashed were instructed to be sent to Midland Bank Ltd., Overseas Branch, 122 Old Broad St., London.

Issue Six

£ 1 Martins Bank Limited. This check has a black overprint at bottom left, which is boxed, and reads: This check is valid only for disbursement on board ships of the Cunard Line.

This £1 Martins Bank Ltd. check has a black overprint at bottom left mmaking disbursement only possible aboard a Cunard ship.

CHECK MATE

Welcome to the classified advertising section of The Checklist. *Advertising, available free of charge to CCRT members, enables individuals to buy, sell or trade checks, stocks, bonds, drafts, receipts and other fiscal documents. Rules of ad placement are simple: Ads are on a first-come-first-serve basis. New ads will be inserted directly at the beginning of the section with older ads placed below. There is no limit on the number of classified ads one individual can run per issue. All advertising copy should be submitted to the editor.*

Wanted: Stamped revenue paper, used and unused, any type document. Write and tell me what you have. Will answer all replies. Tony Waggoner, 4555 Skyline Dr., Ashland, KY 41101.

***

For Sale: Erie Lackawanna RR stocks, El flanked by god and goddess, 5 types, $3 each. Robert O. Greenawalt, 9239 De Adelna St., Rosemead, CA 91770.

***

Wanted: book entitled *Tiffanys*. If you can sell this book to me or lend it to me, I would be most appreciative. Fred Drost, 110 Ridgefield St., Meriden, CT 06450.

***

David Keable & Co. wishes to buy all top class British and British Colonial paper of financial history interest, checks and bills of exchange 1700 dates, all postal orders, British Treasury and Exchequer items, Goldsmiths items. All singles, accumulations, collections eagerly sought. David Keable & Co., 69 Elmfield Way, Sanderstead, Surrey, UK.

***

Oklahoma: only state to have two postoffice names, Ti and Ln. Wish to contact old railway postal clerks. W. Blair, 405 S. Broadway, Coalgate, OK 74538.

***

Buy-sell-trade: IT and OT checks. Want nice 10-12-ft. Jon boat. W. Blair, 405 S. Broadway, Coalgate, OK 74538.

***

For sale: stocks, checks, billheads, financial ephemera, plus other graphic Americana. I search for collectors. Send specific wants plus SASE. J. Loccisano, 1487-B Atkins Ave., Lancaster, PA 17603.

***

Will trade: lots of 10 checks, pre-1900, 1900 to 1940s, or unissued counter checks. Limit one per trade type. P.R. Sweeney, 20 N. Third St., Vincennes, IN 47591.

***

For sale: Erie Lackawana RR stocks, El flanked by god and goddess, 5 types, $3 each. Robert O. Greenawalt, 9239 De Adelna St., Rosemead, CA 91770.

***

Wanted & for sale: Old stock certificates and bonds. Buttonwood Galleries, P.O. Box 1006K, Throggs Neck Sta., New York, NY 10465.

***

Will trade pre-1900 or modern checks on a one-for-one basis. Also interested in purchasing Indiana checks and Indiana bank stock certificates. P.R. Sweeney, P.O. Box 667, Vincennes, IN 47591.

***

Wanted: checks signed by famous people. I'm currently purchasing the autographed checks of politicians, sports figures, movie stars, etc. Send photocopy for offer. Tim Anderson, P.O. Box 461, Provo, UT 84603.

***

Colorado checks desparately wanted. Any dates, cities or quantities. Send description or merchandise with price. Bob Chow, 10982 Roebling Ave. #361, Los Angeles, CA 90024.

***

Wanted: bonds and stock certificates from all over the world, especially German material. Hans-Georg Glasemann, Unterlindau D-6000, Franfurt 1, West Germany. (Sample of firm's catalog also available free to CCRT members.)

***

Wanted: Florida, Massachusetts and all foreign checks. Will buy or trade. R.A. Spence, P.O. Box 69, Boynton Beach, FL 33435.

***

India wanted: all checks, bonds, stock certificates, hundis, and other fiscal paper. Trey Foerster, P.O. Box 65, Scandinavia, WI 54977.

***

Wanted: other check collectors near Palm Beach, FL, to join local check club. R.A. Spence, P.O. Box 69, Boynton Beach, FL 33435.

***

Wisconsin wanted: all checks, bonds, stock certificates and other fiscal documents including land grants. Trey Foerster, P.O. Box 65, Scandinavia, WI 54977.

***

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